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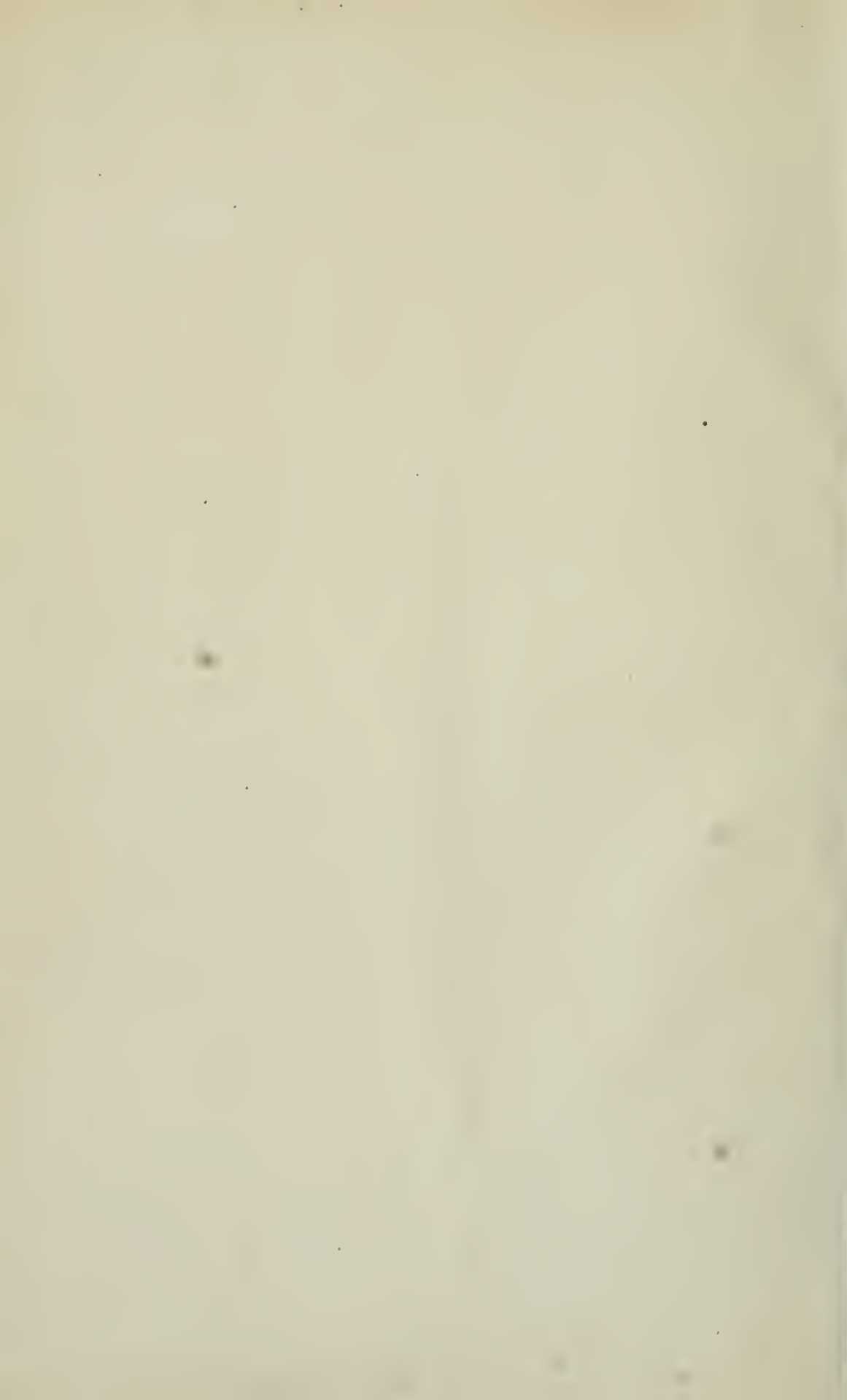
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VOL. 91
NO. 1

JANUARY
1917

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THE
Coast **INSURANCE**
Review
PROTECTION

An Insurance Journal and Directory
IN ITS FORTY-SIXTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

Fireman's Fund Makes a Wonderful Annual Statement
What Insurance Commissioners Said of the \$2,000,000 Stock
Dividend

Pacific Coast Casualty Co. Affairs
California Fire Decision

Printed Estimate a Part of the Life Policy
Some Ideas Shot at the Life Presidents' Meeting
Favorable Fire Loss Average Rate on Coast
Marine Decision

Comparative California Class Premium Totals
California Compensation Fund Unfair to Physicians
Annual Review

National Board in Charge of Coast Legislation
A Few San Francisco Figures
Jersey Munitions Plant Loss Cost the Insurers a Big Total
Insurance Bills at Sacramento Will Be Unopposed
Miscellaneous Decisions
California to Have a State Fire Marshal

Circulating Extensively in all the
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West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in
South America, Japan, China and
Australasia

The Great Fire Insurance Company of the World

ASSETS IN UNITED STATES, - \$14,814,383.94

LIVERPOOL & LONDON & GLOBE INSURANCE CO., LTD.

SAN FRANCISCO OFFICE, 444 CALIFORNIA ST.
R. P. FABJ, Manager
THOS. H. ANDERSON, Asst. Manager

NEW YORK OFFICE, 80 WILLIAM STREET.
HENRY W. EATON, Manager
GEORGE W. HOYT, Deputy Manager
HUGH R. LOUDON, Associate Deputy Manager
J. B. KREMER, Assistant Deputy Manager
T. A. WEED, Agency Superintendent

NEW ORLEANS OFFICE, COR. CARondelet & COMMON STS.
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R. H. COLCOCK, Jr., Deputy Asst. Mgr

CHICAGO OFFICE, INSURANCE EXCHANGE
W. S. WARREN, MANAGER
R. H. PURCELL, Asst. Manager
W. P. ROBERTSON, Deputy Asst. Mgr.

STATES COVERED:
NEW ENGLAND STATES, NEW YORK, NEW JERSEY, PENNSYLVANIA, MARYLAND, DELAWARE, DISTRICT OF COLUMBIA, VIRGINIA, WEST VIRGINIA, NORTH CAROLINA, SOUTH CAROLINA, OHIO, INDIANA, KENTUCKY, TENNESSEE, CALIFORNIA, NEVADA, ALASKA, OREGON, WASHINGTON, ARIZONA, IDAHO, MICHIGAN, IOWA, WISCONSIN, MINNESOTA, MISSOURI, KANSAS, NEBRASKA, COLORADO, N. DAKOTA, S. DAKOTA, MONTANA, UTAH, WYOMING, NEW MEXICO, LOUISIANA, MISSISSIPPI, ALABAMA, OKLAHOMA, FLORIDA, ARKANSAS, TEXAS, GEORGIA.

Established 1836 **Entered U. S. 1848**

The statement of the condition of the United States Branch on the 1st of January, 1916, in accordance with the laws of the State of New York, is as follows:

Assets	\$14,814,383.94
Liabilities	9,972,496.75
Surplus	\$ 4,841,887.19

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
 And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1915, \$8,957,563.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$147,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852
 In Company's New Building
 444 California St., San Francisco

ROBERT P. FABJ, Manager
THOS. H. ANDERSON, Asst. Manager

Special Agents:

R. G. BRUSH R. H. ROUNTREE HARRISON HOUSEWORTH LOGAN B. CHANDLER
 GEORGE F. GUERRAZ CHESTER S. MYRICK F. E. ATKINS GEO. J. JAMES



FIRE

MARINE

CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS OVER \$40,000,000.00

LOSSES PAID TO DATE

OVER

\$177,000,000.00

PAID SAN FRANCISCO

CONFLAGRATION

\$6,000,000.00

PACIFIC DEPARTMENT

GERMAN
AMERICAN.

GERMAN
ALLIANCE.



PHOENIX
OF HARTFORD

PROTECTOR
UNDERWRITERS

EQUITABLE FIRE & MARINE INSURANCE CO.

GEO. H. TYSON GENERAL AGENT.

HERBERT FOLGER, ASST GENL AGENT

SAN FRANCISCO.

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TOURIST FLOATER — MAIL PACKAGE —

SPRINKLER LEAKAGE

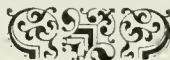
AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE

MARINE DEPARTMENT

220 SANSOME ST., SAN FRANCISCO

CHAS. A. HULME,

MARINE BRANCH MANAGER



Representing

The Mutual Life Insurance Company

of New York

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents, Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

LIFE

The Connecticut Mutual Life Ins. Co. will pay increased dividends in 1917.

According to Western Insurance Review the Kimmel disappearance suit is not finally settled. If the New York Life declines to pay the full amount as it falls due, the suit will be filed over again. The suit on two \$10,000 policies ended in an award to plaintiff beneficiary by circuit court, which was affirmed by the supreme court. The monthly installments are \$500. Kimmel, a Kansas banker, disappeared 8 years and 6 months ago. A substitute Kimmel, an ex-convict and burglar, with eyes of different color, was offered by defendant company as evidence; but the home town people did not rec-

ognize their old relative and acquaintance.

The Columbian National Life has withdrawn from New Mexico.

The National Life of New Mexico is being organized at Albuquerque, at 15 percent initial expense.

The past year beat all records for American life insurance.

SURETY

Among the San Francisco claims canceled on January 2 because uncalled for, tho allowed, was one filed by the late Pacific Surety Co. for \$187.50.

GENERAL

The Eagle has been conquered by the British—both of London. Indemnity, £2,000,000 assets.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00

Net Surplus, 232,067 00

Total Assets, 1,064,323 00

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

**HOME OFFICE: Company's Building, 550-558 Sacramento St.
SAN FRANCISCO, CAL.**

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H. C. R. BUSWELL, Superintendent of Agencies

A. N. LINDSAY, Seattle, Washington; H. DUKINFELD, Los Angeles, California;

R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;

MILTON HALEY, B. A. SIFFORD, San Francisco

**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,
and at the rate of "Dollar for Dollar."**

LONDON & LANCASHIRE FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

New York Department

57 and 59 William Street

A. G. McILWAINE, Jr.,

Manager



Western Department

39 So. La Salle St., Chicago

CHARLES E. DOX,

Manager

Pacific Department: 332 Pine Street, San Francisco, Cal.

SAM B. STOY, Manager

GEO. ORMOND SMITH, AGENCY SUPT. San Francisco W. B. HOPKINS, LOCAL SECY.

J. P. YATES, AGENCY SUPT., Los Angeles, Cal.

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W. W. Gilmore Sacramento

J. P. Yates Los Angeles

N. Gardner Denver

David H. Parry San Francisco

G. L. Goodell Portland

Henry A. Morison Seattle

H. H. Shanley Helena

WILLIAM M. KLINGER, General Agent, AUTOMOBILE DEPARTMENT

THE Standard Accident

Insurance Company

Of Detroit, Mich.

LEM W. BOWEN, President

J. S. HEATON, Secy.

Cash Capital, \$1,000,000

Gross Assets, - 5,421,992

Claims Paid, - 20,779,387

Writes Accident and Sickness Insurance, Accident Policies Provide for—Unlimited Indemnity, Beneficiary Benefits, Accumulations, Optional Benefits, Hospital Indemnity, Combination Features, Surgeons' Fees Where no Claim for Disability is Made, Special Benefits for Sunstroke, Freezing, Etc.

Accident and Sickness Insurance for Women.
Contracts Practically Without Conditions.

CLARENCE F. BRIGGS.

Supt. Pacific Coast Department.

California, Oregon, Washington, Nevada, Idaho
Arizona, Utah, and the Hawaiian Islands

Mills Bldg., San Francisco

H. H. HAIGHT, District Agent.

Contracts Unexcelled. Agents Everywhere.

Writing for the Press

Take even the simple item that is mailed to any good newspaper by the educated clergyman, lawyer or business man, even though it is grammatical, it must be rewritten in order to conform to newspaper style.

Nearly everything submitted for publication, even by the experienced writers, must be cut, that is, shortened before it is printed.

"When Knighthood Was in Flower" was a "best seller" ten years ago. It was written by Charles Major, an educated lawyer with a successful probate practice in Shelbyville, Indiana. The readers for the publishers to whom it was submitted found it amateurish, but seeing possibilities in it turned it over to an experienced newspaper woman who practically rewrote and cut the story, as originally submitted, from 300,000 to 190,000 words.

The editor of the average big magazine or newspaper does not write anything, but like the railroad president, confines his attention to matters of policy.

Most editors are not writers.

The average editor has his mind on too many matters to concentrate himself on writing.

The editor of one of the big Philadelphia newspapers calls in his editorial writer at one o'clock in the afternoon of each day, talks two hours on politics and other subjects based on the news of the day, and from this the editorial writer selects his subject and evolves an editorial which is submitted in proof form to the chief at ten o'clock the same night. — Cottrell's Magazine.

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For Intelligent Business Men,

Insurance Adjusters,

Special Agents and Local Agents,

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**WILLIAM SEXTON'S
FIRE INSURANCE**

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YEARS' EXPERIENCE**

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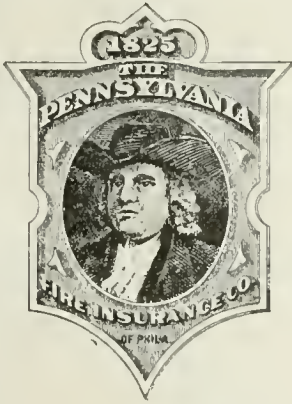
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THE COAST REVIEW

122 Halleck Street

San Francisco



THE PENNSYLVANIA

FIRE INSURANCE COMPANY

of Philadelphia

Assets Jan. 1, 1916, \$8,251,407.44

Surplus to Policyholders

Jan. 1, 1916, 3,202,659.92

One of the Oldest and Strongest Fire Insurance Offices
in the United States

Pacific Coast Department:

244 Pine Street, - SAN FRANCISCO

R. W. OSBORN, Manager

S. P. MESICK, Superintendent of Agencies

F. J. AGNEW, " " "

SPECIAL AGENTS: A. C. McConnell C. V. McCarthy F. A. Lathrop

The Metropolitan Life Insurance Company

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

AUTOMOBILE

Los Angeles reports the theft of twenty-one auto-cars on New Year's eve. Easy. The thieves even attached ropes to them and hauled them thru rows of policemen.

LIFE

The Guarantee Life of Houston, Tex., has been absorbed by the Farmers Life of Denver.

SURETY

Great Falls.—Wanted: C. R. Griffen and J. E. Townsend, promoters of the Northern Surety Co., or some knowledge of their present swear-abouts.

GENERAL

The American counsel general at Hong Kong is ridiculed for his report on fire insurance possibilities in that city.

The Continental (Fire) Insurance Co.

Largest Capital and Largest Policyholders' Surplus

Home Office
80 Maiden Lane, New York

Western Office
332 So. La Salle Street, Chicago

Fidelity-Phenix Fire Insurance Co.

A Strong American Company backed by Strong American Assets

Home Office
80 Maiden Lane, New York

Western Office
137 So. La Salle Street, Chicago

American Eagle Fire Insurance Co.

*Its Management is a Warranty of Prompt and Equitable
Settlement of Every Honest Claim*

80 Maiden Lane, New York

FIRE, Automobile, Rents, Tornado, Explosion, Use and Occupancy, Sprinkler Leakage, PROFITS

HENRY EVANS, President

*Union Assurance
Society Limited*

OF LONDON



Founded in 1714

*Law Union & Rock
Insurance Company Ltd.*

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

E. M. BRODENSTEIN, Branch Secretary

SPECIAL AGENTS: F. A. Stahl, San Francisco; N. L. Nelson, San Francisco; Rod E. Smith, Portland;
Raymond C. Gillette, Spokane; Leigh H. Robins, Los Angeles.

THE COAST REVIEW

INSURANCE

JANUARY

A Useful Publication

In its 47th year

From Coast Review Extras

Life

It was a newspaper man—the artist chief of a Seattle daily, that won the \$1,000 gold prize offered by the Western Union Life for the best designed trademark. A copy of it is here given.



The experience of the first two years of "health service" to the Germania Life's policyholders whose policies have been in force for three or more years, has encouraged the company to take a further step in advance, by extending this service to all newcomers, the purpose being to give every new policyholder an opportunity to obtain professional advice as to how to prolong his life in good health, thereby making it more profitable and enjoyable.

January 1st, 1917, the company will place at the disposal of every new policyholder a free health service given through the Life Extension Institute, Incorporated. An applicant to the Germania will thus be able to take advantage of the most recent scientific discoveries in the field of disease prevention. Whether to use the service or not is left entirely with the policyholder.

From Coast Review Extras

Fire

Miller, Henley & Scott increased their business in 1916 about 5 percent and had a favorable loss ratio.

The New Zealand did well in 1916 on this Coast, and had a very low loss ratio.

The Western Assurance Co. of Toronto has reinsured the Factories Ins. Co. of Canada, which has a gross premium income of about \$300,000. The Factories, which now retires, is eleven years old and was formerly a mutual.

San Francisco.—The A. S. Rosenbaum & Co. brokerage agency continues as heretofore, with Henry in charge, succeeding the late Albert S.

The California has done very well in the past year, with a 10 percent increase in premiums and a low loss ratio.

The Pennsylvania Fire did well in this field last year, with a 10 percent increase in premiums and a low loss ratio.

London.—George Herbert Marks has been made assistant fire manager at the home office of the London Assurance.

The capital of the Franklin Fire is to be increased from \$500,000 to \$1,000,000. The Home controls this octogenarian.

Died.—Vice-President Charles E. Galacar of the Springfield died on December 24, aged 72. He had been vice president for twenty years.

Today, January 4, the Continental paid a semi-annual dividend of 6 percent.

The South British and the National, of New Zealand, formerly represented in San Francisco, are still in existence, and seemingly prosperous, in spite of the competition of dominion or state fire insurance. The former company invested \$1,395,000 in government war securities.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$7,584,515.59

Surplus as to
Policyholders
\$12,584,515.59



Cash Assets Now
\$24,730,602.67

Losses Paid
in
97 Years

\$150,705,780.00

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

W. H. BREEDING, General Agent

E. S. LIVINGSTON, G. E. TOWNSEND, Asst. General Agents

**Main Office, 301 California Street
SAN FRANCISCO**

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J. A. MURPHY, General Adjuster

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(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

HARTFORD FIRE

Insurance Company
Chartered 1810



FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE

Assets, January 1, 1916. **\$28,277,827 42**

Surplus to Policyholders. **10,050,972 90**

DIXWELL HEWITT, General Agent

ADAM GILLILAND, Assistant General Agent

438 California Street, SAN FRANCISCO

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J. J. DENNIS, Portland, Ore.

MILTON E. SPAULDING, San Francisco, Cal.

ROBERT E. DOLLARD, San Francisco, Cal.

E. J. FITZGERALD, San Francisco, Cal.

L. H. EARLE, San Francisco, Cal.

C. E. MILLER, Butte, Montana

NEIL STEWART, Spokane, Wash.

P. H. GRIFFITH, Los Angeles, Cal.

ERNEST E. PRICE, Los Angeles, Cal.

JANUARY, 1917

The Coast Review

INSURANCE

Subscription, \$3 a Year

In the 46th Year

Foreign, \$3.50

Volume 91

San Francisco, California, U. S. A.

Number one

Entered at San Francisco Postoffice as second-class mail matter

TO THE CENSOR: This is an insurance publication. It contains no literature which will give aid and comfort to the enemy. If you find any contents objectionable tear out the leaf and continue the magazine towards its destination, if you please.

THE MONTH

It has been a quiet month, with little happening.

There are hints of coming events, but only hints.

Figures on hand, in this office, indicate a profitable year for Coast fire underwriting, with some increase in premiums.

Dwelling losses continue more than normal, and it is difficult to escape the conclusion that there is a moral hazard now, as for some months, in this class of business.

Figures so far released confirm reports that 1916 was the greatest year in American life insurance.

Legislatures are in session everywhere. The crudeness of many measures introduced are appalling. The anti-corporation spirit, which makes for hard times, is still too much in evidence.

It is definitely announced that Gov. Johnson will cease to be governor of California next month and sink into the obscurity of the national senate.

The Pacific Coast Casualty affairs are being liquidated by T. L. Miller in New York. It is probable that all claims will be paid and that the stockholders will receive a substantial dividend.

The Fireman's Fund Ins. Co. of San Francisco makes the best statement in its history.

The National Board has taken charge of all legislative matters pertaining to fire insurance.

Additional insurance taxes are threatened.

A California fire decision in our Legal Digest.

INSURANCE IN THE HIGHEST COURTS

RECENT RULINGS

MARINE INSURER IN COURT

FEDERAL

Kahmann & McMurray v. Aetna Ins.
Co., 236 F. R., 130, Dec. 21, 1916

Defenses

Libelants' tug was insured by respondent, the policy providing that there should be no abandonment as for a constructive total loss unless the cost of repairs would equal 75 percent of her agreed value. It also provided that in case of partial loss two years after her original survey libelants should pay one-third the cost of repairs. After such time the tug was injured by striking a sunken rock, run to shore, and sunk in shallow water. Libelants abandoned her and so notified respondent, which had her raised and repaired at a cost of less than one-third of her agreed value. It then tendered it to libelants subject to payment of one-third of the cost of repairs, but the tender was refused, and she was afterward wrecked in a storm where she was laid up. Held, that respondent had fully discharged its obligation under the policy, and that at the time of the wreck the vessel was at libelants' risk.

It is evident that libelants were not authorized to abandon the vessel under the terms of the policy. The repairs necessary to put her in the same condition as before the accident did not amount to 50 percent of the agreed value, and the facts did not justify a belief on their part that she was a con-

structive total loss. Therefore it was the duty of libelants to have raised the boat and to have had her repaired themselves. Having declined to do so they are not in a position to complain of the subsequent raising and repairing of the vessel by the insurance company. It would seem the insurance company acted in good faith and gave libelants due and ample notice that they intended to repair the boat, and the evidence establishes the boat was put in a seaworthy condition. After being repaired and launched, the vessel was tendered to libelants. Under the policy libelants owed some part of the claim. The insurance company demanded too much, but the amount actually due was apparent. Libelants, however, made no effort to settle the matter.

FIRE INSURERS IN COURT

CALIFORNIA

Covey v. National Union Fire Ins.
Co. of Pittsburgh, 161 P. R. 35,
Dec. 25, 1916.

Vacancy of Premises

In determining whether premises become vacant so as to avoid the policy of insurance, consideration is given to their character and use to which they are being put.

In cases of tenancy, it is reasonable to assume that the assured and insurer contemplated that some space of time might necessarily elapse after the tenant's family had moved from the

premises before the tenant could remove all his household goods or possession could be given to the landlord or to another tenant.

**"Unoccupied"—
"Vacant"**

Since the circumstances existing at the time must necessarily be factors in determining whether the insured building is "unoccupied" or "vacant," such terms may be treated as synonymous.

While no fixed and unbending rule exists as to whether an insured building is vacant so as to avoid the policy, yet where a tenant had removed all but a few of his articles, which he intended to return and get, and still held the key, such facts were not conclusive against his occupancy.

**Notice of Disagreement—
Time for Mailing**

Under a policy requiring the insurer to give notice to the insured within 20 days after filing proof of loss of its disagreement as to the amount claimed, the mailing of such notice on the twentieth day is too late, but it must have been received by the insured within 20 days.

Demand for Appraisalment

Under policy requiring demand for appraisalment to be made by the insurer within 90 days after submission of proof of loss, a notice mailed within 90 days but received by the insured on the ninety-first day is too late.

**Appraisalment of Loss—
Time of Demand**

Where an insurer failed to give timely notice demanding appraisalment and the insured then sued on the policy, the existence of which insurer

recognized by again demanding appraisalment, the insured was not estopped from claiming that the demand was not made in time.

‡ ‡

The policy in question was what is known as the standard California form.

The court said:

Not having received notice in time, plaintiff was not compelled to submit to an appraisalment of the loss, and the case stands as though no appraisalment was had. Defendant recognized the policy as still in force after the action was first commenced by demanding an appraisalment, and we do not think plaintiff is now estopped from claiming that the demand for arbitration was not made in time.

Judgment affirmed. Chipman, P. J. Concurred by Hart and Burnett, JJ. 161 p. 35.

Illegal Use

Contract insuring conditional seller's interest in furniture, etc., sold to keepers of house of ill fame, made in consideration of his payment of the premium, held not vitiated by the illegal use of the property.

Interest Not Covered

Under policy insuring interest of conditional seller of furniture, items of furniture sold to new purchaser of it after it had been retaken under reservation of title, not expressly indorsed on contract, held not covered thereby.

Valued Policy

Under contract insuring household furniture which had been severed from insured's stock and used as household furniture, valued policy law applied,

and insurer, after loss, could not show that it was not worth amount of insurance.—*Etna Ins. Co. v. Heidelberg*, 72 So. 852.

Penalties When Garnished

Were insurer had been garnished by a creditor of the assured before demand for payment of the loss, Act No. 168 of 1908, providing penalties for failure to pay on demand, does not apply.—*Frank I. Abbott Lumber Co. v. Home Ins. Co.*, 72 So. 841.

Forfeiture Clause—

Concurrent Clause

Acts 33d Leg. c. 105 as to "technical" breaches of fire insurance policy, held constitutional.

A provision that a policy should be void, in the absence of agreement, if insured procured other insurance, was not nullified by a concurrent insurance clause which did not provide for forfeiture for its violation.—*Etna Ins. Co. v. Waco Co.*, 189 S. W. 315.

Proofs of Loss

Premature Suit

That insured personally notified the agent of insurer and the agent visited the scene of the fire, and had full notice thereof, does not dispense with necessity of formal proofs of loss as provided in policy.

Where policy provides that it shall not be payable until 60 days after notice and satisfactory proofs of loss, where proofs of loss were furnished July 13, 1914, suit, instituted on Aug. 17, 1914, was premature.—*Styles v. American Home Ins. Co.*, 90 S. E. 718, Dec. 23, 1916.

Refusing to be Examined—

Adjustment Agreement

Holder of policy providing for examination of insured before notary did not forfeit rights under agreement with insurer's adjuster by refusing to be examined unless insurer would stipulate that he would not thereby waive rights under adjustment.—*Hall v. Allemania Fire Ins. Co. of Pittsburgh*, 161 N. Y. S. 1091.

In policyholder's action against insurer, insurer had no absolute right to require insured to elect whether he would rely on cause of action on policy or on insurer's adjustment agreement.—*Id.*

Agency Continuance

An agency to procure insurance does not imply continuance thereof after delivery of policy with power to cancel it or receive notice of cancellation.

Vendor's Lien Not a

Breach of Warranty Ownership

The existence of a vendor's lien on a house insured against fire is not a breach of warranty that the insured is the sole and unconditional owner.

Set of Books—

Iron-Safe Clause

A set of books showing complete inventory before date of policy, goods purchased thereafter, and an account of delay sales, though not showing items sold nor distinguishing between cash and credit sales, is substantial compliance with iron-safe clause in standard fire policy.

Waiver of Proofs

Denial of liability of insurer within time allowed to furnish proof of loss on the ground of cancellation, is waiver

of such proof. — *Pauley v. Sun Ins. Office*, 90 S. E. 552.

—

General Agent's Authority

A general agent who has been given draft to pay amount determined in settlement under authority of insurer has implied authority to deliver it, though before delivery he was instructed without knowledge of the payee to hold up the draft.

General Agent and Adjuster's Knowledge

Facts known to general agent of insurer and to its adjuster when loss is adjusted are deemed to be known to the insurer.

A general agent has implied authority to write temporary policies, and insurer will be bound by his agreement that loss will be covered pending negotiations for larger policy.

Meaning of "Covered"

A statement by general agent that he will hold risk "covered" means that insured is protected at once, and not merely that agent will make notation and issue policy in the future.

Waiver of Warranty

A settlement and contract to pay specified sum on account of loss waives any warranty in policy, unless procured by fraud, mistake of fact, or mutual mistake as to law.

Breach of Warranty

When insurer compromises claim without examination, it cannot, in the absence of fraud, afterwards avail itself of breach of warranty nor urge settlement by mistake for want of knowledge of such breach.

When insurer pays claim without examination, it cannot, in the absence of fraud, afterwards avail itself of breach of warranty nor urge payment by mistake for want of knowledge of such breach. — *Michigan Idaho Lumber Co. v. Northern Fire & Marine Ins. Co.*, 160 N. W. 130.

—

Right of Broker to Commission Erroneous Instruction

On an issue as to right of insurance broker to commission, instruction that, if broker found customer and opened negotiations, and did not abandon them, then he procured the insurance, and was entitled to the commission, was erroneous. — 159 N. W. 1069.

—

Lessor as Reversioner— Insurable Interest

Where the lease required the lessee to surrender on termination of term, and provided that the lessor might on default of rent retake possession, the lessor had, as reversioner, an insurable interest in the premises and any erections or additions thereto. — *Richmond v. Kelsey*, 114 N. E. 319.

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Title—Severable

Where policy on a dwelling and the furniture therein is severable as to the insurance on the house and on the furniture, a violation of the warranty as to the title of the real estate will not defeat recovery for loss of personal property.

Ownership

It is sufficient to satisfy the requirements of sole and unconditional ownership that the insured is the sole equitable owner and has the full equitable title.

Policy, conditioned on sole and unconditional ownership, was not avoided by the fact that assured was tenant by the entirety with his wife, where he had paid for the property with his own money, directing the deed to be made to himself and, being illiterate, supposed it to have been so made until after the fire.—*Turner v. Home Ins. Co.*, 189 S. W. 626.

Transfer from Husband to Wife

That plaintiff, in notifying insured's agent of transfer of title from her husband to herself, failed to tell him that their marital relations were hostile, and that divorce was pending, is not a fraudulent concealment of facts material to the risk. — *Continental Ins. Co. v. Bradley*, 189 S. W. 706.

Additional Insurance

The taking of additional insurance without permission being indorsed on a policy, as required thereby, does not avoid the policy, if the insurer consents thereto.

In action defended on ground of concurrent insurance not indorsed on the policy, as required thereby, evidence as to the opinion given by insurer's employee in charge that property was a coinsurance risk was material as showing employee's waiver of written notice as to additional insurance.—*Mechanics' & Traders Ins. Co. v. Dalton*, 189 S. W. 771.

Change of Title—

Transfer Must be Complete

Generally speaking, a policy upon the property to be conveyed, providing for forfeiture of indemnity upon change of title or interest in the thing

insured, does not become void until the sale and transfer is complete.

To avoid policy providing for forfeiture on change of interest, the entire ownership and right of possession must be transferred in case of an assignment for the benefit of creditors to the assignee.—*Bartemeier v. Central Nat. Fire Ins. Co.*, 160 N. W. 24.

Cost of Replacement— Judgment

In action on a policy providing that loss should not exceed what it would then cost insured to repair or replace it with material of a like kind and quality, judgment for such amount following the insurer's evidence, held not excessive.

Payable to Trustee

A policy, with a rider making loss, if any, payable to plaintiff "as trustee," held not made payable to a person other than the plaintiff, the named insured, so as to defeat his action on the policy.

False Swearing For Taxation

In action, insured's false swearing as to the value of building, etc., for taxation, unrelated to the insurance transaction, had no bearing upon his statement of value in proof of loss.—*Boskowitz v. Continental Ins. Co.*, 161 N. Y. S. 680.

Subrogation

Where company paid for a loss by fire caused by defendant's negligence, such company became subrogated to rights and remedies of owner as against defendant, to extent necessary to re-

imburse itself for such payment.—*Moore v. Taylor*, 161 N. Y. S. 480.

In an action for destruction of a barn by fire, caused by defendant's negligence, insurer, subrogated to rights of owner as against defendant to extent necessary to reimburse itself for a payment of the loss, should have been made a party to action.—*Id.*

Where Breach

Does Not Contribute to Loss

Acts 33d Leg. c. 105, enacted to prevent insurers from avoiding liability for loss and damage to personal property under technical and immaterial provisions of policy where act breaching such provision has not contributed to bring about loss, is constitutional. *Providence - Washington Ins. Co. v. Levy & Rosen*, 189 S. W. 1035, Jan. 3, 1917.

Jury—Motion for Directed Verdict

In action on policies, where jury specially found that property insured was not formerly owned by third party, and there was evidence to sustain finding, defendants' motion for directed verdict, on ground that property belonged to third party and had not been conveyed to plaintiff, was properly denied.—*Milwaukee Steel Type & Die Co. v. American Cent. Ins. Co.*, 159 N. W. 938.

"Your honor, I admit that I was exceeding the speed limit, but I was afraid of being late at court."

"What was your business at court?"

"I had to answer to a charge of exceeding the speed limit."

LIFE INSURERS IN COURT

Insurable Interest

Is Not Necessary

In the absence of any evidence indicating a wagering contract, it is not necessary that beneficiary or assignee have insurable interest.

Assignment

An unqualified oral assignment of insurance policies, accompanied by delivery, was sufficient, in the absence of a prohibition by the company of such assignment to transfer a beneficial interest to exclusion of personal representatives of insured.—*Potvin v. Prudential Ins. Co. of America*, 114 N. E. 292.

Right of Wife

As First Beneficiary

Right of wife as primary beneficiary in husband's life insurance policies, and that of her children, made beneficiaries in event of her death before assured, were fixed by contract, and must be so determined, and were not rights or benefits arising by operation of statute.

Right to Change Beneficiary

Prevents Vested Interest

Where right is reserved to change beneficiary, original beneficiary has no vested interest, but mere expectancy, until assured's death, though if no power to change is reserved, beneficiary, on issuance and acceptance of policy, acquires vested right.

Grand Children

Are Not Beneficiary Children

Grand children of wife, primary beneficiary of life policies, held not included within term "children," made beneficiaries if wife died before assured.—

Burnett v. Mutual Life Ins. Co. of New York, 114 N. E. 232.

Death Before Insured

Terminates Beneficiary's Interest

Interest of assured's wife in his life policies, vested after issuance and acceptance, conferred no right on her children who survived her, or her grandchildren, where her death before her husband terminated her interest.—Id.

Daughter of mother, primary beneficiary under husband's life policies, which provided that mother's children should take if she predeceased assured, held to have had contingent interest in policies, depending on her outliving her mother and mother's predeceasing assured, an interest terminated by her death before her mother.—Id.

Beneficiary Murderer—

Company Liable to Others

Though by murdering the insured the beneficiary forfeits right to proceeds of policy, insurer is not absolved from liability to others.

Where the beneficiary has murdered the insured, the sole heir of the insured, who would take on death of an eligible beneficiary, may recover.—Sharpless v. Grand Lodge A. O. U. W., 159 N. W. 1086.

Requirement Constitutional

Vernons' Sayles' Ann. Civ. St. 1914, art. 4742, subd. 3, requiring life companies to state in single provision sum payable on insured's death, except as pertains to suicide or stated hazardous occupations, is not violative of either state or federal constitution.

Clause of policy, following schedule

stating amount of insurance, which provided that half only should be payable if death occurred within six months, held void.

12 Percent

Damages for Delay

Insurer which failed to pay beneficiary under \$450 policy, after her demand for payment of \$225, represented by insurer's division superintendent to be all that was due, held liable in damages of 12 percent of the face amount of policy, which was in fact the amount.

Title—Attorney Fee

Agreement to pay attorney a fixed sum, based on recovery on a policy, held not to pass the legal title out of the beneficiary so as to make the attorney a necessary party to an action on the policy.—American Nat. Ins. Co. v. Hawkins, 189 S. W. 330.

GENERAL

Property Insurance Company

The liquidation of this British non-tariff company has £178,291 claims on file, and a grand total of £1,694 funds with which to meet the obligations. Claimants will receive at most 2 pence on the pound and probably not more than a penny. This wildcat concern solicited business in China, Roumania, Belgium, America, and "enemy countries." The premiums at one time amounted to \$1,000,000 a year. Irresponsible agents sold policies and pocketed the premiums.

"The rain broke up the Preparedness parade, didn't it?"

"Yes. Nobody thought to bring an umbrella."

Water Rates

Rates per 100 cubic feet in various cities, according to the San Francisco Chronicle, are 3 cents in Philadelphia, Detroit and Buffalo, $5\frac{1}{2}$ in Washington and Salt Lake, 6 in Milwaukee, Seattle and Los Angeles, and $28\frac{3}{4}$ in San Francisco.

**Tried the "Suicide" Dodge
To Cheat the Life Insurer**

Admitting he had attempted a suicide "plant" so that his wife might collect \$1,000 insurance, Guy Oliver Farnsworth, a Washington farmer, who disappeared from his home in Bellingham November 21, was arrested in San Francisco December 28. When Farnsworth dropped from sight he wrote letters to his wife and to the lodge of which they were members, the Knights and Ladies of Security, saying he intended to end his life. A few days later a trackwalker found Farnsworth's clothes on a trestle near Bellingham.

Realty Commission

Realty broker, authorized to sell for \$11,700 net, any excess to be commission, was entitled to commission where he found a purchaser ready, able and willing to buy for \$12,000, which the purchaser did from owner herself, though lowest price quoted to purchaser by broker was \$12,250.—Daniel v. Calkins, 160 p. 1082.

Recovery on contract for broker's services in exchange of personal property for realty, if in writing, would not be defeated because exchange did not embrace all the realty included in principal's list and included certain

personal property not included therein. — Godefroy v. Hupp, 160 p. 1056. Dec. 18, 1916.

Explosion Insurance

The Continental, Fidelity - Phenix, and American Eagle now write explosion insurance, as well as fire, automobile, rents, tornado, use and occupancy, sprinkler leakage, and profits.

Worth Reading

"Men of the Old Stone Age." By Henry Fairfield Osborn. Principally a story of the great Cro-Magnon race and their relics, cave paintings, flint industries and skull and skeletal remains of 15,000 years ago in ancient France. Also, the Neanderthallisse folks of 25,000 years ago; the Pithecanthropus erectus of 500,000 years ago; and the glacial and inter-glacial life.

Vibrations in Concrete

The Cement World of December contains a very interesting article on "Effects of Vibration in Structures."

Crystallization is a result of vibrations, and probably floors and walls weaken and fall and start fires because of long continued vibrations in concrete structures. Fire underwriters are therefore interested.

1,000 Miles Per Hour

Pacific coast cities are just 3 hours earlier in time than New York, Washington and Panama, and $26\frac{1}{2}$ hours later than Canton. When it is 9.00 a. m. in San Francisco it is 6.30 a. m. in Honolulu. In this latitude the distance is nearly 1,000 miles per hour of time.

CALIFORNIA 1915 AND 1914 PREMIUMS AND LOSSES

Large figures, 1915; small figures, 1914

Following are summaries of the premium receipts and claims paid in California during 1915 and 1914. The state compensation fund figures are not included. The great 1915 decline in workmen's compensation figures was due to unjust competition by the state.

	Premiums	Losses
Fire	\$16,357,709 16,235,245	\$7,910,765 6,592,219
Mutuals	136,430 340,064	100,419 152,230
Interinsurance	341,885 121,611	102,143 84,640
Marine	3,152,540 2,746,998	1,641,964 1,408,159
Automobile (and Auto Prop. Damage) . .	1,311,832 1,411,787	484,178 543,607
Accident and Health	1,973,000 2,028,251	912,888 918,444
Life (Ordinary)	20,789,182 19,831,312	8,668,950 6,913,170
Life (Industrial)	2,500,160 2,201,025	671,221 556,374
Life (Fraternal)	3,200,950 3,188,089	2,170,170 2,161,065
Life (Assessment)	288,154 320,192	302,000 292,000
Liability	1,228,842 887,850	395,586 684,845
Workmen's Compensation and Col. . .	1,264,051 4,127,496	1,757,212 943,856
Fidelity and Surety	983,834 1,044,436	343,373 384,986
Plate Glass	198,053 201,136	57,003 57,905
Burglary and Theft	180,345 144,650	57,250 51,163

CALIFORNIA 1915 AND 1914 PREMIUMS AND LOSSES—Concluded

	Premiums.	Losses
Boiler and Machinery	54,940	456
	59,243	1,981
Mortgage	195,296	12,785
	31,437	. . . . .
Medical Defense	19,885	5,100
	3,612	995
Sprinkler	5,770	2,863
	9,447	2,813
Credit	28,045	16,029
	30,437	8,436
Live Stock	3,589	2,821
	6,578	5,885
Title	936,493	6,322
	979,171	13,787
Grand Totals (1915)	\$55,150,985	\$25,621,498
“ “ (1914)	56,603,834	21,880,202

PREVENTABLE FIRES—ANNUAL LOSS

Many fires are preventable. Insurance men, fire chiefs and fire marshals have gathered statistics of fires and their causes, and have made various estimates of the proportion which preventable fires bear to the total. The smallest estimate indicates an enormous saving of fire wastage possible by proper construction, by inspection and by the exercise of ordinary care by builders, owners, tenants and employees.

Fire losses in this country average \$3 per head of population yearly. The population is more than 100,000,000, and the annual destruction of property by fire is \$300,000,000 or more. A great deal of uninsured property burns. The insurers pay \$225,000,000 fire claims yearly—the stock companies, mutuals, lloyds and interinsurers. It is a reasonable estimate that only something like 75 percent of the total loss is covered by insurance. This estimate would bring the total yearly insurance loss in the United States to more than \$300,000,000. There are, of course, no complete records of fire losses, and aside from the insurance loss records, the grand total is guess work.

Responsibility for fires that are preventable must be shared by the authorities, by owners and tenants and employees, and by fire-loss indemnitors and their agents. We fear that insurance men themselves are responsible for many fires.

CALIFORNIA STATE COMPENSATION FUND TREATS PHYSICIANS UNFAIRLY

When the California state compensation fund was created, to compete with insurance companies, the fees for medical services were fixed. The officers of the fund admitted that these fees were very low, but pleaded that the fund was small and the "business" an experiment. Whenever the state insurance scheme was firmly established, and profitable, it was intimated, the fees would be increased.

The state fund is an "unfair house" paying inadequate fees and compelling the compensation companies to pay, in a competition of rates, equally inadequate fees and to likewise employ, if necessary, incompetent medical men.

The officers of the state compensation fund have been, for some time, boasting of the favorable loss experience and of large profits to be returned to employers. But not a word about increasing the fees of the physicians who attend the victims of industrial accidents.

If employed quite steadily the compensation fund's physicians can earn, at present fees, about as much as a skilled mechanic. For the ordinary first visit, including report and first examination, requiring about three hours, he is paid \$2, or about half as much as a plumber's bill for three hours' work.

The California state compensation fund pays fees equal to less than half those fixed by county medical societies. And the competing compensation insurers, to meet this unfair competition by the state, can hardly avoid paying the same fees, which are inadequate for the services of learned physicians and skilled surgeons.

The objections and protests of the medical societies of California are natural and unanswerable. The average ability of physicians and surgeons employed by state and company insurers will continue to decline.

A SOUTHERN COURT recently ruled that a prisoner in a concrete and brick calaboose who set fire to a wooden door, which was the only combustible part of the building, was nevertheless guilty of arson and must suffer the penalty thereof. If the fiber of the combustible is changed or charred, said the court, the offense is complete.

DAYLIGHT bank robbery insurance rates in Oklahoma are to be advanced 350 percent this month. Such robberies have become the pastime of too many of the enterprising Oklahomans.

ONE-THIRD of the people of California are voters. The remaining two thirds are mostly minors.

CALIFORNIA

A series of "Home Products" expositions will be held at San Jose, Stockton, Sacramento, and other interior cities of California, beginning early in 1917. They will be worked up and conducted under the auspices of the Home Industry League of California. This was determined upon at the meeting of the directors of the League.

Every factory owner in the state will be urged to have a display in these "rotating" expositions, whether the factory be a member of the League or not. Special inducements will be made to have all displays embrace "working demonstrations" of the various lines of business—which will include everything from cotton-picking in the Imperial Valley and the manufacture of California brooms by operatives of the Blind People's Association, to the building of bungalows exclusively out of California materials and the construction of automobiles from parts all made in California factories.

THE AREA of California is greater than the combined area of the six New England states and New York, New Jersey and Ohio—nine states. The land surface is still more—being much of it tilted. And the afore-said nine have not a greater variety of climates, products and people. But the mayor of Los Angeles is resolved to reduce the area of California and make Los Angeles the capital of a separate state, to be called The Angels, all south of the Tehachapi. There will be a new state insurance department.

IN THE past year the San Francisco Mint received 4,213,510 ounces of gold, of more than \$87,100,000. This is the largest amount of gold ever received by the mint in one year. All was newly coined or recoined into United States gold coins. In the greatest yield of gold in California the total value was \$85,000,000, or \$2,000,000 less than the mint's receipts in 1916. Altogether 52,322,500 coin pieces were minted last year.

THE State of California Fish & Game Commission 24th Biennial Report, 1914-1916. Illustrated, and of great interest, throughout its 248 pages. Frontispiece is a colored reproduction of Louis Agassiz Fuertes's painting of the plumed mountain quail (*oreortyx picta*), which differs so greatly from his prairie brother, Bob White.

SAN DIEGO is to be congratulated on the near prospect of a road to Yuma, operated by the S. P. R. R. The new road, really built for this company, runs "an hour and more" in Mexico. One-lungers will be able to go direct from the sad East to sunny San Diego, which is a pretty city with a good winter and summer climate.

MARINE

Washington, Jan. 6. — American shipyards in 1916 put out a tonnage exceeded but twice before. The construction of 1,163 merchant vessels with a tonnage of 520,947 and fifty vessels of 40,000 tons for foreign flags, is recorded. In 1908 the tonnage produced was 614,000 and in 1885, when the American merchant marine was the largest in the world, American yards turned out 580,000 tons of wooden ships. The United States is now leading the world in ship building, except Great Britain, and is close behind the British.

MONTANA

The Nonpartisan League movement, a craze starting in North Dakota and tainted with I. W. W. criminality, has spread to Montana, where "50,000 members" are pledged for next July. These socialists boast of their voting strength. They are of narrow minds, preferred ignorance, general government ownership plans, and are led by unscrupulous and cunning men. They favor state insurance, state elevators, state banking and state marketing.

UTAH

Salt Lake City has a new cafe ordinance. One class of restaurants pay \$500 a year license, which gives the privilege of serving "liquors" brought in from the outside (but cannot sell them), with meals. Another class pays a license of \$1 per year per chair but cannot sell nor serve nor allow drunk any drink containing a drop of alcohol. This seems to bar lemon extracts and patent medicines. The

\$500 a year must be paid in advance, and also for any fraction of a year. The new ordinance applies to the four hotels of the city which maintain service bars under authority granted by the legislature.

Salt Lake City, Dec. 30.—Total destruction of the home of John G. Midgeley, 259 S. Fifth East street was feared last night when fire broke out in the basement as a result of a back draft from the furnace. While firemen from central station were battling with the flames, Alfred Thorenson, a fireman, was slightly burned and rendered unconscious when he came in contact with an electric wire. The damage to the house was \$400.

Provo, Utah, Dec. 29.—A fire broke out at the Knight woolen mills during the noon hour today. The quick response of the local fire department soon had the blaze under control. The fire started in the old courthouse, built more than forty years ago, where stock takers left some loose paper too near the stove.

Ogden, Utah, Dec. 29. — Of the 127 calls answered to date by the city fire department this year, about 25 were false, according to Fire Chief George A. Graves. Carelessness was responsible, he asserts, for most of the fires. The practice of building small homes without proper inspection, he says, resulted in pipes from heating plants being placed next to woodwork and overheating caused fires.

NEVADA

Winnemucca, Nev., Dec. 28. — A fire which started early this morning caused a loss of \$60,000 worth of prop-

erty. The blaze was started by a Chinese restaurant man using kerosene to kindle a fire. Eight buildings in Bridge street, the main business thoroughfare, were burned.

Southwestern Nevada towns were without heat, power or electric lights for several days, owing to breaks in the power lines. All mines were shut down.

ALASKA

Valdez, Alaska, Jan. 2. — Eighteen months ago this wooden coast town of 600 was wiped out by fire. Today fire fanned by a freezing wind from the sound reduced the business section to ashes. Seventeen buildings and contents were destroyed and other properties were damaged. Fire started about 3 a. m. in the Alameda hotel. Nearly all the buildings were new, replacing those burned July 15, 1915. Incendiarism is suspected. The loss is \$200,000 with some insurance. It is said that non-board companies had recently been active here.

WASHINGTON

The Dolby Clothing Co. of Spokane has been declared "unfair" by the labor trust, because it will not allow the factory to become a closed shop—in other words, will not compel all its employees to support the walking delegates. In 1914 this firm advocated prohibition and was then voted "unfair."

Visitors to Washington are arrested and imprisoned for bringing flasks of whisky into the state without permits. The "bootleg" home industry, at \$3 a quart, is thereby encouraged.

It is seriously proposed that the legislature be abolished.

Paul Hoffer of Tacoma, a fanatic of some sort, published an article accusing Father George Washington of drunkenness and irregularities. He was convicted of libel and sentenced to four months in jail. The supreme court upheld this conviction on a criminal libel charge. The court held it unnecessary to show that relatives and friends were injured by the attack.

The I. W. W. in the lumber industries are threatening a general strike if their five members accused of murder in the Everett "free speech" riots are convicted ("railroaded").

ARIZONA

Casa Grande, Jan. 7. — The bonds recently voted have been sold and the proceeds are now ready for the new municipal water and electric - light plant. This will give the town fire protection.

Tubac, the first silver mining camp in the territory, is to be closed out, cabin, bag and baggage, by the owners under an old Spanish grant.

Enterprising people, these Arid-Zoneans. Spirited. They have two governors. One is a Hunt and the other is a hunter.

Bisbee has a new ordinance which is said to be a sure preventive of bootlegging, which no other city has stopt. Special agents will please take notice. It is unlawful to even carry a bottle, and if whisky is found in a hotel room, the guest is found guilty and fined up to \$300 or jailed up to three months.

LOOKING BACKWARD

Fifty Years Ago

The Hartford Fire instruction book was written before the days of daily reports and when information concerning risks covered was communicated by agents on an Abstract Sheet, usually forwarded monthly. We find these instructions in the book: "Do not mutilate your abstracts; if but a single line is written, send us the whole sheet."

Policies stipulated for no specified time of notice for their cancellation, as is shown by the following instructions when a risk had become objectionable. "There is sometimes difficulty in accomplishing cancellation, arising from the unwillingness of the insured to surrender the policy; but usually a tender of the unearned premium with an exhibition of determination on the part of the agent will be successful. If objection is made by the insured, you should tender payment of the unearned premium and demand the policy—stating reasons for your action if it is proper to disclose them. If circumstances admit of it, a notice of two or three days may be given. If the danger is imminent, it will be best to make a few hours' notice answer, and act promptly."

In 1866 there still existed in the United States the highly objectionable practice of issuing renewal receipts instead of writing a new policy when the old one expired, and the instruction book contains a number of directions

as to what to do when certain difficulties inherent to that practice occurred—such as the lapsing of the original policy before a renewal receipt had been issued to continue it, etc., etc.—Hartford Agent.

Ten Years Ago

The Coast Review said: "San Francisco still looks like a frontier lumber camp, down town, with one-story shanties, muddy streets, wooden sidewalks, etc. But building progress is enormous. In six months the construction expenditures have exceeded those in Baltimore in two years. Three large retail stores have returned to the burned district."

George E. Butler was appointed special agent of the federal fire commission, and sent out inquiry blanks to San Francisco offices. The fire companies declined to answer the questions, on the ground that the federal bureau had no right to ask such questions. The information asked had already been given the New York insurance department.

Edward E. Potter, formerly with office in dwelling, opened an office on Franklin street in a new frame building. The North British moved from the residence district to the old stand on Pine street, where it now is. Bertheau and the Hanover and Aachen & Munich moved into old Montgomery block, Montgomery and Washington, coming from a dwelling in Oakland. The Sun and Michigan had city offices in this building, which had passed through the quakes of 1868 and 1906.

The Etna opened up at the old stand on California street, gladly returning from Oakland.

REVIEW OF THE PAST YEAR

LIFE

The Union Central Life declared a stock dividend of \$1,500,000, and set aside \$500,000 treasury stock for a future dividend. This company had previously paid \$400,000 stock dividends. This and the recent dividend made \$1,900,000 special dividends, in addition to regular dividends, on an original investment of only \$100,000. The insurance commissioners protested against this last huge dividend taken out of the company's surplus.

Dr. Geo. A. Moore, who was connected with a Kansas life insurance company when a young man, and who was president of the Pacific Mutual Life for twenty-five years, and was one of the organizers and the first president of the West Coast Life, died, aged 82.

Julian Sonntag, the genial vice president of the West Coast - San Francisco Life Insurance Co., passed away.

Richard A. McCurdy, formerly president of the Mutual Life of New York, died at age of 81.

The Northern Life of Seattle celebrated its tenth anniversary, with a large amount of new business too.

The Home Life of New York voted to mutualize. The policyholders accepted the offer of the stock at \$4.25 a share.

T. L. Miller resigned the presidency of the West Coast-San Francisco Life Ins. Co. C. O. G. Miller was elected his successor.

The California Standard Life, a mere promotion, was dissolved, to save the stockholders some of the capital paid in.

George B. Shelton was appointed manager of the Manhattan Life in the Coast field, at San Francisco, succeeding Mrs. Tallant.

The Metropolitan Life began its famous tuberculosis cure experiment.

Bamboozled stockholders of the Nevada State Life brought suit for the cancellation of their notes for stock. They declared that the notes were obtained by false pretenses.

The year passed without the Equitable Life taking any steps toward the long-promised mutualization of the company. It is believed the holders of the \$100,000 capital stock have a strong claim on practically all the surplus.

This journal printed a table of population and life insurance in force in this Union, showing progress since 1861. From 1886 the amount in force increased 800 percent while the population did not increase 100 percent.

The Mutual Life issued a new modified endowment contract, at life or limited payment rates.

The American Temperance Life receiver reported he would pay a total of 55 percent of the claims. The death rate of the association was 50 percent more than the mortality tables called for.

J. N. Russell Jr., of the Pacific Mutual Life, was elected president of the National Association of Life Underwriters.

The Manhattan Life issued a new double indemnity policy.

The Independent Order of Foresters continued on the down grade.

Chas. W. Helser was elected fourth vice president of the West Coast-San Francisco Life Ins. Co.

The Prudential issued new industrial policies.

As regards funds in California, the Pacific Coast Casualty Co. went into a receivership.

The yearly meeting of the Association of Life Insurance Presidents, in December, appears to have been more successful than usual. The addresses were of a high order.

The Metropolitan Life added to its official staff the very able general counsel and manager of the Association of Life Insurance Presidents.

The George A. Kimmel case, of long notoriety, appears to have ended with a verdict in favor of the beneficiary. The insured disappeared many years ago. The insurer offered as the insured an ex-convict.

The Pension Mutual Life was found insolvent.

FIRE AND MARINE

The first mercantile submarine crossed the Atlantic, a part of the time under the surface. For lack of fresh air, the crews suffered most from seasickness while under the surface.

Organized labor throughout the country worked for unions of firemen and policemen. This organized body, characterized as the labor trust, was chiefly instrumental in having the two platoon adopted.

Robt. P. Fabj of the Liverpool & London & Globe was elected president of the Board of Fire Underwriters. C. A. Henry of Wayman & Henry was elected vice president.

San Francisco shows to have a per capita fire loss of \$2.35; Los Angeles, \$2.71. Department cost of former, \$3.60, the largest in the country; of the latter city, only \$1.24.

There were twelve indictments in Boston for arson.

John J. Sheahan, for nine years assistant general agent of the Home of New York at San Francisco, was appointed general agent jointly with Harry Roff.

Dr. Benjamin Rush was elected president of the Insurance Company of North America.

The cashier of the former Pacific department of the Aachen & Munich and the Caledonian, confessed to a very serious embezzlement and was sentenced to the penitentiary.

Montana was added to Manager Parrish's territory.

A. C. Gurrey, long manager of the local board at Honolulu, retired.

The general agency of Curtis & Bailey was organized, by combination.

The Lumbermen's Indemnity Exchange resisted the Forest Mills, B. C., claim in court, on various grounds. Finally, there were mutual concessions and a settlement.

The Walla Walla Fire, defunct, paid its final dividend, a total of 48.65 percent of the claims.

Fred Branch was appointed manager, and H. R. Mann Jr. assistant manager of the Pacific department of the New York Underwriters Agency.

Control of the American Central, by the purchase of stock, passed to the Commercial Union, with which the St. Louis company has a reinsurance contract.

South Carolina enacted a rabid anti-compact law and all the strong and reputable companies withdrew from the state.

The Yorkshire and the Northern were added to Manager Johnston's department, with the North America. M. C. Kelly was appointed an assistant manager.

Sam H. Davis of Portland, suing for money alleged due him for information in the Lipman, Wolfe & Co. case, lost his second suit in the federal court.

The National Board issued a pamphlet on shingle roofs as fire spreaders. From May, 1901, to March, 1916, thirteen American towns and cities suffered conflagrations chargeable to shingle roofs alone. The losses at these fires totaled about \$68,000,000.

E. L. Barry was appointed marine manager of the general agency of the Canton Insurance Office in this field, succeeding the late Mr. Theobald.

The Phoenix of Hartford announced the opening of a marine department in San Francisco.

Wm. Greer Harrison, an old time San Francisco marine manager, retired some years, died at the age of 80.

Browne, Scott & Dinning paid \$100 fine imposed by the San Francisco Brokers Exchange and were reinstated.

The Caledonian and Aachen & Munich general agency was transferred to George O. Hoadley. A. C. Olds was appointed assistant to Mr. Hoadley, T. H. Williams retiring.

The Fire Association of Philadelphia began the writing of marine, automobile and sprinkler leaking insurance.

Rates in Visalia, Cal., long open were restored. Property-owners fired up because of the "advance" in rates.

Two Illinois fire insurance men died of a new disease called petromortis, caused by breathing auto-exhaust fumes in a garage.

Report on Union Central Life \$2,000,000 Stock Dividend

The majority members of the Insurance Commissioners' committee, Commissioners Hardison of Massachusetts, Button of Virginia and Young of North Carolina reported:

"An important question here is, where will it all end? The by-laws of the company are no obstacle to another stock dividend. Its charter presents no obstacle. The laws of Ohio do not stand in the way. The courts apparently do not look with disfavor upon such increases. Public opinion is the power that will finally end it. But public opinion does not operate in respect to an issue of which it knows little. Hence it is the duty of those who are informed to give the facts to the uninformed. One pertinent fact in this case is that all the company had to do to increase its capital twenty-fold was for two-thirds of its stockholders to assent and a resolution for the increase to be adopted by the directors. There is in this respect no check to the will of the stockholders; no state control; no state approval required. If the company confined its business to its home state this would be only an Ohio problem, but when it transacts business in other states its doings interest a broader field and other states must take steps to protect their policyholders in the future, even if there is no remedy for the past.

"It is true and should be mentioned that the suit now in court in Ohio, brought by a policyholder to test the legality of the stock dividend, or suits brought by other policyholders for a like purpose, if numerous enough, may operate, when justice passes upon the true equities involved, to nullify in whole or in part the wrong to the participating policyholders pointed out to this convention by a former committee.

"But the uncertainty of it in view of the fact that one policyholder withdrew his suit upon receiving an agreement from the company to pay him \$10,000 in settlement under certain conditions, or \$5,000 under certain other conditions, leads us to recommend remedial measures that we, as insurance commissioners, if we are in earnest in this

matter, can have some voice and influence in having enacted into law in our various states which will prevent stock dividends in the future, at least until they have been approved by a representative of the state."

A Socialistic Compensation Bill At Sacramento

The California industrial accident commission has introduced a bill in the legislature setting aside a fund of \$210,000 for the payment of compensation claims of insurers which fail. We suspect that the California insurance department is the actual father of this crazy socialistic bill. The control of the fund goes to the department.

Oklahoma must give way to California in leadership in hare-brained legislation.

The bill provides that this guaranty fund shall be raised by specially taxing all companies doing a compensation business, including the state compensation fund. The initial tax is to be half of one percent of the gross premiums, and thereafter one percent, until the fund is created. No provision is made for bonding the insurance commissioner who will control the fund.

The title of this unique confiscatory measure should be, An Act to Encourage Reckless Management, Excess Commissions, Actual Rate-Cutting, and Bankruptcy, by a Tax on Solvent and Conservative Companies.

Auburn, Wash.—A father is under arrest here, suspected of murdering his four small children, who were insured under industrial policies in small amounts. The policies are dated April 3, 1916. After the children were killed, in bed, the house was set on fire.

Fairbanks, Alas.—At 40 below, fire destroyed two buildings in Olmes, a mining camp on Dome creek. The town was in danger.

Sacramento, Cal. — The legislature has adjourned for a month. When it returns late in February the devil will be to pay. Why not abolish the legislature, and pass laws by the initiative, referendum, and goldummit?

Field Men's Notes

The Aetna now has G. Nathan on its San Francisco staff. J. A. Murphy at Seattle has the title of state agent, and is assisted by Bruce Kaltz, as previously noted.

At Denver there is a vacancy on the Law Union & Rock and Union Assurance staff, Allen B. Simmonds not being with the office now.

At Salt Lake City, as previously noted, Z. M. Boyer is the successor of the late W. S. Ferris, for the Connecticut and Westchester.

At Los Angeles, for the Western, British America and Firemen's Underwriters, C. H. Burger has been appointed with the title of superintendent of agencies.

At Los Angeles G. A. Inman is field man for the automobile department of the Commercial Union.

At San Francisco for the Phoenix of London Charles R. Stone has the title of superintendent of the auto department. Geo. A. Yocum is not now with the office.

The James F. Cobb Co. has added C. W. Greene to the field staff, with headquarters in San Francisco.

The Northern Assurance has a vacancy at Seattle, no successor having been appointed to F. B. Welpton, resigned.

W. W. Alverson has added L. V. McLaughlin, Los Angeles, and W. E. Helfrich, Portland, to the field staff of his companies.

George O. Hoadley has appointed J. S. Talcott at San Francisco, to succeed S. M. Haley.

Christensen & Goodwin's field staff, as set forth in our Directory in the February Coast Review, is the same as heretofore, except that L. V. Bentley's name is dropped from the San Francisco list.

For the Royal and the Queen W. H. Ticknor has been added to the San Francisco staff; P. S. Ramsden has been added at Los Angeles. J. H. Banks has been transferred from Salt Lake to Spokane, succeeding J. T. O'Brien.

A. W. Giesy, long superintendent of agencies at Portland for the Norwich Union, has resigned.

For the Home and Franklin at San Francisco J. W. De Poali succeeds C. A. Perry. At Great Falls, H. C. Dunn succeeds N. C. Peterson.

For the National Union Fire, at Seattle, Henry G. Green is succeeded by Wm. P. Cassell, who has heretofore made his headquarters at Spokane.

Silver Presentation

General Agent, Geo. H. Tyson, previously mentioned in these columns as celebrating his 25th anniversary as general agent in the year just closed, had a very substantial acknowledgment of the fact in an exquisitely beautiful silver fruit and flower vase, the base of which carried the following inscription:

"Presented to Geo. H. Tyson by the German American Insurance Company of New York, on the 25th anniversary of his association with the company. 1891-1916."

Mr. Tyson's quarter of a century of service has seen many changes in the business, and the record of his office is certainly one of which he can feel justly proud. The premium income for his office since 1891, when he first associated himself with the companies, has increased tenfold, and his loss ratio each year has always compared favorably with the lowest on the Coast.

The mayor of Seattle (Gill) is under arrest on a charge of accepting \$4,000 "cash down" bribe from the liquor men. Gill is the mayor who allowed a boat load of threatening I. W. W. anarchists to march through the streets of Seattle and embark for Everett in a "war of retaliation."

Is the Insurance Brokers Exchange to be legislated out of existence, by a no discrimination law?

At the annual meeting of the Fireman's Fund all the officers were re-elected.

Fourth Biennial Report of the Commissioner of Utah, 1915-1916, John James Commissioner. We learn that the life policies in force in Utah are equal to one-half of that state's population. For the two years the department received \$161,570 in fees and taxes.

Manager W. Irving resigned the general agency of the Phoenix Assurance and the Imperial and was succeeded by E. C. F. Knowles, the assistant manager, who was succeeded by Munro English, a special agent.

San Jose, Cal., had an arson inquest which developed many flagrant cases and threatened rate-raise and roaring ruptures.

A revenue ruling freed fire mutuals from income taxes.

Death was busy in this Coast field. Field men who died were E. B. Flaek, J. H. Clinkscales, D. M. Bokee (retired), and the veteran William Sexton (retired), ex-manager, ex-special, ex-adjuster. Others were Harry F. Gordon, general agent; John J. Theobald, marine manager; Wm. Greer Harrison, ex-marine manager; F. H. Porter, manager Inspection Bureau; Albert S. Rosenbaum and S. W. Levy, well known San Francisco brokers.

The Continental of New York increased its capital to \$10,000,000.

Lloyd's Underwriters Failure.—Wm. Albert St. Aubyn Angove, London, a former underwriter of Lloyd's, who failed over a year ago with £72,340 liabilities and £1 assets, failed because of underwriting losses, applied at the bankruptcy court for an order of discharge, November 29. The discharge was suspended for two years. So we read in the Policyholder.

The Grain Shippers' Fire Ins. Assn. of Ida Grove, Ia., and the Great North Ins. Co. of Calgary, Alb., writers of surplus line business in San Francisco, canceled and refused to repay unearned premiums.

The Idaho law of penalties for carrying insurance in an unauthorized company was declared unconstitutional.

Daniel Aronson, a disgruntled out of the Brokers' Exchange broker in San Francisco, puffed out his chest and sued ninety-three companies for \$50,000 alleged damages. The court turned him down.

The Williamsburg City was consolidated with the United States Fire.

R. Gallegos was appointed resident secretary of the Guardian.

San Francisco adopted the expensive two platoon system, which enables firemen to work at their trades during the day and sleep in the fire-houses at night.

The most notable loss by death in the Coast fire business world was that of William Sexton, who passed away when nearly 84 years old. He was in good health, and clear and vigorous in mind, until within a few days of the end.

The arson committee of the Board of Fire Underwriters made a report showing twenty-eight convictions since November, 1915.

John J. Theobald, marine manager for Parrott & Co., representing the Canton Insurance Office, sailed over the Great Circle, never to return. Mr. Theobald was a perfect gentleman and a very lovable character.

In France a monopoly of fire insurance by the state was under consideration.

The Pacific Adjustment Bureau was reorganized. Manager V. C. Driffield resigned.

This journal published compilations showing the average commission now paid agents in the United States is 22.2 percent of the premium, an advance of 40 percent in the past twenty-five years.

One Lo Rentz ("expert") made a sensation in Oakland, Cal., by asserting that the present fire policy form results in failure to cover in half the cases. This fellow finally subsided. He had been talking nonsense.

MISCELLANEOUS

The Pacific Coast Casualty, tired of persecution by "Marshall Frank" and the insurance commissioner, reinsured and began liquidation. To prevent control by the former element which had nearly wrecked the company, the liquidator removed company books and assets to New York City.

There was a row among surety men in San Francisco. The mayor turned down Frank's companies and others, not on the federal list of acceptables.

The National Surety became the largest surety company in the world.

The Frankfort General refused to pay an award by the California industrial accident commission, was sued, and lost as usual in the supreme court. This company is defendant in too many cases, and seems to resist claims on very insufficient grounds.

"Thank-you-marms" were placed at the crossing of an electric four track line on a Los Angeles boulevard, to cut down the 4,900 grade crossing deaths reported each year to the interstate commerce commission. These humps compel automobilists to slow down.

The munitions explosion in New York harbor caused a million dollars breakage to windows. Rows facing the explosion-center were not damaged, while rows facing opposite were badly damaged.

Gillies of the Washington state accident insurance plant was found guilty of overdoing it and was sentenced to four and a half years.

The Law Union & Rock was authorized to transact burglary and plate glass business in Canada.

Application to restrain the California insurance commissioner from putting into force the proposed higher compensation rates was denied by Superior Court Judge Sturtevant held that the state insurance commissioner has the same right to fix rates, without the privilege of a hearing, as a Board of Supervisors in the matter of water rates, and that an action lies only in the case of confiscatory rates. According to the complaint, employers were deprived of the privilege of buying insurance in the open market on account of the operation of the uniform schedule, and were not given the privilege of a hearing as to the justice of the rates fixed. We believe the court's ruling would not be sustained by the supreme court.

The Commonwealth Bonding & Casualty Co. of Ft. Worth, Tex., went into a receivership, with J. W. Mitchell in charge. He began suit against stockholders, J. L. Boone was appointed California receiver. The assigned claims of creditors in this state amounted to about \$75,000.

The Casualty Co. of America was found seriously impaired, in the character of some of its securities. All business was reinsured and the company is now in liquidation.

A casualty war broke out in San Francisco but the generals in command far back of the gory battle front quickly patched up a peace at some price.

LITIGATION

The California supreme court ruled that violation of the speed law invalidates any accident insurance, as such violation constitutes willful negligence. See page 47.

Loss of one eye is not total disability.

Death by sunstroke while at work at one's vocation is an accident covered by the policy.

Heart failure in a bath is not an accident.

Where employer is without knowledge of accident to employee, it is under no duty to report same to insurer immediately. Immediate notice is required only after learning of accident. This is a summary of two decisions. See pages 579 and 580.

Insured advanced money to injured workman on the basis of his claim. Insurer settled with workman for a small sum and less than due but refused to repay the money advanced by the insured. Decision for plaintiff. Page 733. Griffith v. Frankfort General.

Insured heirs changed their name to Estate Corporation. Pedestrians were injured by fall of cornice. Owning insured heirs had to pay damages. Insurer, the Frankfort General, refused to pay. Lost in court. See page 734.

Sunstroke while in the discharge of duty as fireman of a locomotive was not covered by policy of the Continental Casualty Co.

Intentional injuries are not covered by accident policy.

Assured had been at his office and dictated letters while totally disabled. The Essex county circuit court, New Jersey, held, however, that the insured was totally disabled because unable to prosecute his business as long as he could not do all the substantial things necessary to be done.

Contracting typhoid fever from water is an accident. See page 259.

Total disability is not loss of income but loss of capacity to work.

Where applicant certifies to truth of statements material to health and accident risk, such statements, though written by agent of insurer, are his solemn representations. He cannot recover. See page 500.

The professional gambler who permitted the agent of an accident company to represent his business as that of a capitalist made a material misrepresentation which gave the insurer the right to forfeit the policy. Insured was killed by accident while driving an automobile. His "profession" had nothing to do with the accident. *Elliott v. Frankfort General*. See page 414.

An incontestable clause precludes the insurer from defending on account of a misstatement of the age of the insured in the application. *Arnold v. Equitable Life*. See page 419.

Under preliminary term rider, the first policy year within the meaning of the suicide clause began at the date of the issuance of the policy with the short term insurance. See page 502, bottom of second column.

Beneficiaries named in a policy not authorizing any change therein are entitled to the proceeds thereof, notwithstanding anything in the will to the contrary.

Insurer is liable for refused but endorsed check. In this case the agent ran away with the funds, which, acting for the company, he promised beneficiary he would collect for her.

Mailing of life policy is the beginning of insurer's liability.

"Incontestable from date" means from date of policy.

A Texas court ruled that the anti-co-insurance law was violated by the three-fourth value clause in a policy.

Unintentional false statements in proofs of loss will not preclude recovery.

Bond for title is not sole ownership.

A Southwestern court held that there is such a thing as a paid up fire policy.

A linotype machine is a printing office "fixture."

The entertainment of an adjuster, appraiser or referee is censurable and may be so flagrant as to require setting aside of an award. See page 499.

Broker may be agent of insurer.

Mortgagee payee must receive notice of cancellation.

A lender has an insurable interest in goods of borrower.

A reinsurer is not liable for a loss directly to the insured.

Knowledge of a dishonest agent is also knowledge of the insurer.

Knowledge of solicitor husband of agent is also knowledge of insurer.

Under New York standard form relating to cancellation, held that insurer's giving the prescribed five days' notice was sufficient, without offer to return the unearned part of the premium paid. Such return is due only on surrender of the policy. This was a decision by the California supreme court. See *May and July C. R.*

Failure to preserve damaged goods relieves insurer of liability.

An insurance agent is ordinarily a special agent of limited authority.

Tenancy is not change of possession.

Mortgagee's policy is not additional insurance with respect to mortgagor's policy.

Services in putting out a fire in a burning dock is salvage service to the ship in the dock.

Trustee in bankruptcy is not entitled to cash surrenders, even if the bankrupt has a right to change the beneficiary.

An average clause in a blanket policy is a contradiction of terms.

Where there is arbitration there is a waiver of proof of loss.

Electric attachments are fixtures.

COMPENSATION

Gov. Johnson was quoted as saying of companies writing compensation business that they were greedy and that California might follow the example of Ohio and make workmen's compensation a state monopoly.

Enterprising Weeklies Not

The Lumbermen's Indemnity Exchange and the Forest Mills of British Columbia, and the Canadian Bank of Commerce, entered into an agreement of settlement and signed the same on November 7th last. Both sides made concessions and acknowledgments.

But the enterprising insurance weeklies did not get and publish the particulars until December 21, a month and a half later. Now there's enterprise for you, by publishers professing to have received telegraphed news.

Pacific Coast Casualty

The Pacific Coast Casualty had about \$650,000 assets. Its unearned premiums should have paid for reinsurance and left \$40,000. Other liabilities being cared for, the stockholders should recover something, after liquidation. The bonds and stocks owned are generally of good character.

The appointment of a receiver in California is merely local, as regards the state deposit, for the release of which application had been made.

He will pay only 3 or 4 cts on the dollar of claims.

All funds are East, except the deposit with the California state treasurer, \$251,377, deposited in accordance with sec. 618 of the Political Code.

Fire in a Safe Deposit Vault— Coal Tar Paper Burns

Spontaneous combustion caused a blaze in a locked vault in the Seattle Safe Deposit Vault Company's store room Christmas morning, when a preparation of paper coated with coal tar preservative, placed between a num-

ber of Turkish rugs, became inflamed. The firemen extinguished the blaze in a few minutes after their arrival, and it was estimated that the rugs were damaged to the extent of \$1,000.

Plan for 6,000,000 American Policyholders Not Now Carrying Life Insurance

The National Association of Life Underwriters is aiming high—which is one way of shooting nearer to the high mark. It is planned to have a campaign this year to secure 6,000,000 American policyholders not now insured. The plan was suggested by the campaign of the savings banks to add 1,000,000 new savings bank depositors in 1916. The result was a large increase in deposits and depositors.

It is estimated that in 1916 the number of new policyholders was more than 5,000,000, ordinary and industrial. So the resolution to make the 1917 number fully 6,000,000 does not make the campaign seem too ambitious. That high number may be attained by cooperation and publicity.

H. E. St. George of the agency firm of St. George & Cathcart is visiting San Francisco with his family, from Fairbanks, Alaska. Not being able to make a European trip, he will use up his vacation by a visit to Honolulu, returning to Alaska in March.

The National Board has abandoned the arson reward system as obsolete and impracticable.

Jay W. Stevens is a wise man. He has declined the offer of a position in San Francisco as chief of the Arson Squad. Such a position would have been the end of his "future" — of his permanent usefulness. Mr. Stevens has just ambitions, to be realized probably in Portland.

Thousands of members of the Royal Arcanum have withdrawn from that fraternal insurance society on account of the raise in rates. It is estimated that the number of withdrawals now equal one-third of the 240,000 members.

Nominating Committee's Report

F. U. A. Pacific.—The nominating committee has named for officers this year: Walter P. Porep, president; Edwin Parrish, vice president; Calvert Meade, secretary-treasurer; J. P. Moore, assist. sec. and librarian.

For executive committee: A. M. Brown, Rolla V. Watt, Frank J. Devlin.

For library committee: Herbert Folger, three year term; J. H. Martin, one year term. Mr. Martin is an associate member, and this nomination has been made in recognition of the intelligent interest he has taken in the library and the work of the association.

The nominating committee is composed of H. P. Blanchard (chairman), T. J. A. Tiedemann, R. C. Medcraft, T. H. Williams, F. J. Alex Mayer.

Thomas Appointed Successor to Koeckert

President Evans, of the Continental, Fidelity-Phenix and American Eagle Fire, of Eighty Maiden Lane, New York, has appointed John M. Thomas as secretary at the Western department of the Fidelity-Phenix, succeeding F. W. Koeckert, now a vice-president of the Continental.

Mr. Thomas is 42 years of age. He began with the old Phenix of Brooklyn when 18 years old as a clerk in a branch office at Topeka, Kansas. He was promoted to a special agency and developed unusual ability, traveling for that company in Kansas, Colorado, Indiana and other western states. When the San Francisco conflagration took place he was sent out to that city as the adjuster in charge. When the old Phenix got into trouble he was offered a partnership in a general agency in Dalles, Tex., which he accepted, and he has been in Texas for the past several years. He is now returning to Chicago as an assistant to Mr. Street, vice-president in charge of the Western department of the Fidelity-Phenix.

The Oregon legislature will probably create the office of state fire marshal.

Fireman's Fund stock sold for 370 the other day.

California Accident Commission Ruling

Is the state compensation fund growing low? The commission denies liability for the death by shooting of a state deputy game and fish commissioner, murdered while in the discharge of his duties.

The widow, who applied for funeral expenses and \$3,600 damages was "turned down cold." Grounds for denying liability were that deceased was an official and not an employee of the state, and that the death was not an accident.

More Insurance Taxes in Oregon

There is a large deficit in Oregon, and Governor Wythecombe proposes to the legislature that this deficit be met by more inheritance taxes and by changing the insurance tax from 2 percent of the net premiums to 2 percent of the gross premiums. The fact that the fire insurance companies have been losing money in Oregon does not disturb the sweet serenity of the governor who suggests this additional tax on people who own combustible property.

Liability Limit Is Off in Oregon

The statutory limit of \$7,500 damages for accidental death no longer applies in Oregon. Plaintiff sued the Portland street-car company for the accidental death of her husband, in the sum of \$75,500 damages. Plaintiff's attorneys contended that the deceased as a member of the public was entitled to come under the provisions of the employers' liability act. The supreme court recently held this to be the correct view. In the above case Circuit Judge Gantenbein ruled to the same effect last week.

Plate glass rates in New York state have been increased 25 percent in the city and 33.33 percent in the state outside.

The Springfield has discontinued hail writing. The U. S. Cas. has discontinued indus. health and accident.

We are assured that all claims against the Pacific Coast Casualty Co. will be paid.

The Dublin Sinn Fein riots caused fire losses amounting to \$10,000,000 or £2,000,000.

The Patriotic Assurance Company of Dublin, Ireland, entered California, with Wayman & Henry as general agents. It is replacing the Sun Underwriters and is now represented throughout the Coast.

Governor Johnson really did say: "Insurance companies have only themselves and their rapacity to blame for the state's entrance into casualty business. They will have only themselves to blame if the state shall go still further." The governor is a practicing lawyer and of course is familiar with compromise offers and such cases as the one given at length in our December issue.

The Preparedness Parade in San Francisco was opposed by the "copperhead" citizenry. Threats of dynamite were carried out. A bomb was exploded on Market street in the midst of the patriotic paraders. Ten persons were killed and over twenty, including women and children, were wounded. One was an ex-employee of the Board of Fire Underwriters.

At the anti-parade meeting of pacifists at any price a city official, a socialist of the I. W. W. type, uttered outrageous sentiments, breathing hate and murder. The mayor was publicly asked to dismiss this official, his appointee; but the fellow still sucks the public teat. However, he has withdrawn from the windows of his little book store on Fillmore street the large collection of anarchist, socialist and I. W. W. literature which prior to the demand for his retirement had been conspicuously displayed.

At Seattle, pier No. 11 was dynamited and fired. Longshoremen strikers were suspected.

A Wallace, Idaho, local agent shot a man in a hotel. Herman Rossi, the shooter, was afterward acquitted.

Local agents at Boise, Idaho, protested against the advance in rates. Some of them threatened to resign their board companies. Boise and all Idaho business has long been unprofitable.

This journal showed that liability business was being written at a loss.

THE FREE LANCE

Off with the old and on with new lovely calendars.

* * *
The old Californians are asking, "Can it be possible that the emigrants from Kansas and Iowa have brought their cussed climate with them?"

* * *
Everybody is advancing prices and wages and salaries to meet and create the high cost of living—that is everybody but insurance companies, which are saving money by reducing print and paper bills.

* * *
According to rule, reason and "family history," and having been "turned down" by a life insurance as a bad risk, an Ohio man at age 67 made his coffin. That was twenty-five years ago. He died on December 28 at the age of 92.

* * *
You have noticed, perhaps imitated, K. C. B.'s brokenly sententious style. But you don't know. That the originator. Was dear old Peggotty. Who wrote just such a disjointed letter. To her dear Davie Copperfield.

* * *
And have you not seen letters, and chapters and books finished thus:
"With
"A
"Greedy
"Triumph."

So signed "Wilkins Micawber, as
"Remains

"A
"Fallen
"Tower.
"Wilkins Micawber."

* * *
There is nothing new under the sun.

* * *
Possibly your poor Uncle Sam, always the victim of political flimflam, will have to tax the toothsome chewing gum, as well as the naughty demon rum. One-half a cent stamp on each of the 1,200,000,000 packages annually sold will yield a tax of \$6,000,000, which will keep the government going for a little more than a day and a half.

Additional Review of the Past Year

GENERAL

The Coast Review printed a table showing the total premiums collected by standard companies in the previous year was \$1,124,000,000; that the fire loss and expense ratio was 103.4 percent, and the casualty loss and expense ratio was 101.0 percent.

This journal announced that insurance litigation in this country required 100,000 words yearly to briefly summarize the decisions of the American high courts.

Geo. B. Scott, manager of the Pacific Coast head office of the Metropolitan Life, was appointed fourth vice president.

Washington state accident insurance proved to be run at a loss and needing \$500,000 immediately to be solvent.

The Forest Mills claim against the Lumbermen's Indemnity Exchange was settled at 85 percent of the insurance.

San Francisco had a fire loss of over \$1,000,000 by the burning of a long wooden pier and a huge cargo awaiting transshipment.

The Reliance Marine was purchased, making eight British marines bought by fire companies since 1907.

The Pennsylvania Fire began the writing of automobile insurance on this Coast.

State fire and life insurance by Wisconsin was demonstrated a failure.

An unusual number of arson cases on the Pacific Coast.

The Pacific Coast Adjustment Bureau was operated at a considerable loss and has been reorganized.

L. Samuel of Portland, for many years general agent of the Equitable until Scandal Year, and founder of the Oregon Life, died at the age of 69.

Henry J. Furber, Jr., of the Charter Oak Life and the National Life of the United States of America—a man known as a wrecker—committed suicide in Chicago.

Augusta, Ga., and Paris, Tex., had notably large fires, due to shingle roofs, wooden houses, and to storage of cotton in the streets of the former city.

The insurance and banking commissioner of Texas was shot and killed by an insolvent banker while he was posting in the bank a notice of its solvency. The murderer was sentenced to a long term in the penitentiary.

The Ins. Co. of North America began writing explosion insurance.

The reinsured policyholders of the Pittsburgh L. & T. expressed great dissatisfaction with the lessening dividends.

The California insurance commissioner lost, as ever, all suits brought by or against him.

The Gromans and Mundts, incendiaries, were rounded up in Oakland, and finally in the penitentiary.

I. W. W. wildcats, after marching with threatening banners down Seattle's streets, went aboard a steamer bound for Everett, where public speaking along six blocks had been forbidden. Everett citizens, led by the sheriff, went to the wharf to meet the rebels. The sheriff warned the army not to land. The I. W. W. on the boat then shot the officer. Everybody began shooting. The boat returned to Seattle, where 100 of the rioters were arrested. Mayor Gill was severely censured for not preventing the raiders from embarking.

Edmund F. Green and Marshall A. Frank, former president and vice president of the Pacific Coast Casualty Co., were sued in the superior court of San Francisco for \$105,000, alleged to have been secured by "cheating and defrauding" Geo. W. Turner, Cutler Paige, T. L. Miller and Kirkham White. These men bought 1,500 shares at \$150 a share, though not worth over \$80 a share.

Lloyds underwriters of London bet it wouldn't rain in San Francisco on September 30 and lost.

Tremendous explosion fire loss of munitions for the Allies occurred on Block Tom island in New York harbor.

The Arizona corporation commission took strong ground against any division of commission between an Arizona agent and any other state agent, even of the same company.

Big hullabaloo in San Jose.

Members of a Fourth of July celebration committee were held personally responsible for injuries from fireworks. The city council appropriated \$2,500 for fireworks, and named a committee of councilmen to have charge of the fund. A big general committee and sub-committees were named, including a special fireworks committee which contracted for the fireworks and took full charge of the display. One of the bombs, failing to explode, fell on the premises of plaintiff. His minor son found the bomb and applied a match. The subsequent explosion most grievously injured the boy. Action for damages was brought against the members, personally, of the general committee.

The supreme court of Rhode Island (97 A. R. 965) reversed the decision of the lower court, which had held that any negligence was that of the independent contractors. The supreme court held that (even if the fireworks company were an independent contractor) where the contract calls for the doing of things, which are in their very nature liable, unless prosecution is taken, to do injury, a duty arises on the part of the contractee to see to it that these precautions are taken, and he cannot escape his duty by turning over the whole performance to a contractor.

A Utah mine transported its ore by the government parcel post cheaper at \$25.60 per ton than by freight.

A very remarkable paper read at the annual meeting of the Fire Underwriters Association of the Northwest was one treating fire insurance as a unique business. It was written by Paul Winthrop Brown, editor of the St. Louis Republic (formerly the Republican). He wrote, in part:

"Not only the early insurance laws, but some passed, to my personal knowledge, within the past five years, treated insurance as merely a form of merchandising. There were certain things which the experience of society had demonstrated that sellers of commodities could not do, without injury to the general welfare; certain agreements and combinations were demonstrably against public policy. Because the insurer handed

the insured an instrument and received money for it, it was taken for granted he was simply a merchant, and the laws applying to commodity sales were invoked for his control.

"I do not need to tell you that this form of control has broken down; that it has failed to correct abuses and imported unnecessary difficulties into the insurance field. But the reason is worth pausing over.

"A merchant's personal relation to what he sells ceases on the instant of sale, and ceases forever, provided, of course, that he is a seller of good goods. Take, as an example, the shoes you are wearing. It makes no difference to you whether the dealer who sold them is still in business and solvent, or whether he has gone bankrupt, defaulted, or gone into voluntary liquidation. His relation to those shoes ceased when he sold them. But suppose your company sold him a fire insurance policy on the day he sold you the shoes. The company's responsibility did not cease in that moment of sale; it began. Today that policy is good only as the company is good. The company's honesty, its solvency, its discreet management determine the value of that policy in the shoe man's safe today.

"Now, since insurance is not a commodity but a contract to do something, and to do it only in case something else happens which may not happen at all, the value of a policy depends upon the company's knowledge of the exact risk assumed. This knowledge no one company can obtain by itself; when obtained, it is the same for all companies. Combination in rate making is plain necessity. Therefore to treat fire insurance as merchandise is to apply laws to insurance which will forbid the very things that insurance companies must do in order to protect their policyholders. Clearly fire insurance is not a branch of merchandising."

Eighty percent of the Sun Insurance Office staff in Great Britain have joined the colors.

London and New York have about the same number of motor vehicle accidents yearly.

LIFE

Safety First

The Philadelphia Life Underwriters prints a long list of companies entitled to the special consideration and confidence of the public. The name of the Massachusetts Mutual Life is conspicuously absent.

Contrast of Net Results

Life Insurance Courant of December 7 prints a comparison of Mutual Life and Equitable premiums payments and dividends, 10-year endowment, aged 45, basis of \$1,000. Policies were issued in 1909. Mutual premium, \$108.41; Equitable premium, \$111.03. Mutual dividends in seven years, \$121.30; Equitable dividends in seven years, \$116.95. Net cost for Mutual's endowment \$1,000 policy for seven years, \$637.57. Net cost for Equitable's \$1,000 policy for seven years, \$660.26.

Hardly Honest Advertising

The New York Life advertises (and glorifies itself) that its actual death losses were less when there was war than when there was no war.

But what has the war in Europe to do with it? This country is not at war. The company's European business is nominal. There has been no new business for years. The company's German and French policyholders are too old to fight. Any possible losses by the war could not affect the actual as compared with the expected mortality.

This style of misleading advertising seems characteristic of the New York Life.

Queer Justice

Why shouldn't the promoters of the Western States recover the \$40,500 extorted from them by the president of the company. The company found the facts after he died and successfully sued the estate for the money paid their employee Briggs. The company said he got this money as my employee. It was a hold up of course but the money belongs to me, for

if he had not been in my employ he could not have held up the promoters. It is true we got all we were entitled to from the promoters, but Briggs was not entitled to this money.

Under their contract, this money given up by the promoters under duress really belonged to them; and they "it is" who should now sue the Briggs estate, or if necessary the Western States Life. To the man in the street, the California, like the Washington supreme court, sometimes makes some very funny decisions.

Now

There can never be so good a time to insure your life as now. You will never be a better physical risk, and the cost per \$1,000 insurance will be more and more, as the years fly by. You may not be an insurable life next year, next month, next week.

Testimony of an Oakland Banker

Within the past year a man went over his financial affairs with me. He had been a successful business man, but through a combination of circumstances had become heavily obligated, while his assets were of an inconvertible character and uncertain value. He carried life insurance to the amount of \$2,000. I urged him to take a larger policy immediately, pointing out that in the involved condition of his affairs it was a duty he owed to his wife as well as to his creditors.

"I know I should have more insurance," he said, "but I can't afford it just now. Every dollar counts with me."

"You can't afford not to," I replied.

Two months after this conversation he dropped dead. In the settlement of his estate the creditors received about 30 cents on the dollar, and the widow was left with very little except the \$2,000 insurance.—From an address by Russell Lowry, Pres. 1st Nat. Bank of Oakland, before Life Underwriters Ass'n of S. F.

Ever since the round world began,
Soonest dies the discouraged man.

Insurance Paid by Wireless

Probably the first case of the wireless telegraph being employed to transmit insurance funds to a foreign country is announced by The Prudential Insurance Company of America. The war and the danger of transmission through the customary channels, as well as the immediate need of the beneficiary, made the wireless course necessary both as a means of safety and speed.

In August, 1896, in Amsterdam, New York, Gertrude E. Orth, took out a twenty-year Prudential endowment policy for \$1,000. Soon afterward she moved to Germany. The policy matured this year, and with the accumulated dividends amounted to \$1,344. The beneficiary desired the money and The Prudential was anxious to pay it. To send it by mail meant a war-risk, however. Various plans were suggested but it was finally decided to try the wireless.

The policy proceeds were deposited with the National Bank of Commerce, in New York City, with instructions to notify its correspondent at Frankfort-on-the-Main, Germany, that it had the money for Mrs. Orth. The notification was by wireless and was accepted as cash by the German bank. Mrs. Orth was told and secured her money. She got it in German marks, which, because of their depreciation in value, made the policy proceeds worth about one-third more to her than would have been the case prior to the war.

The report on examination of the Prudential Insurance Co. of America by the New Jersey department of insurance allows the company assets of \$384,915,757 as against \$383,982,856 claimed by the company in its annual report. Surplus is given as \$17,265,646, as compared with \$16,191,933 claimed by the company. The difference of \$1,073,712 is the result of a re-valuation of the company's fine home office properties.

The privilege to reinsure (life) in the state is "doing business."

The Travelers reports an increasing demand for annuity policies.

Tontine Suit

The Northwestern Mutual Life lost in a Chicago circuit court a suit brought by a disappointed tontine policyholder. The plaintiff had been promised an option of \$6,245, the estimated tontine earnings on a \$10,000 20-payment life policy. The company refused to carry out the option, on the ground that the earnings had been only \$2,396.

The court ordered the jury to find for the plaintiff, holding that the printed estimate given the plaintiff insured by the insurer was a part of the policy contract. The award included five years' interest accrued since the maturity of the policy.

The Prudential Insurance Company of America has made Christmas cheerier for its home office employees and industrial field men by an announcement of additional salary payments to be made early in January. About \$300,000 will be disbursed in this manner. None of the officers of the company, or managers, will share in the distribution. The plan in brief is: one extra week's salary is to be paid to all home office employees who entered the company's employ prior to October 1st, last, and who are receiving \$25 a week or under; and \$25 is to be paid to all other clerks receiving between \$25 and \$40 a week. In the field, industrial agents are to be paid \$10 each and an additional sum based on the increased business written by them during the last quarter of 1916. Agency organizers and assistant superintendents are to be paid \$15 each and a similar addition.

G. B. Burke, representing the Bankers Life of Des Moines in the state of Washington, has been appointed as general agent for the state of Colorado with headquarters at Denver, to succeed J. T. Kendall.

The Bankers Life Company of Des Moines has celebrated Christmas by giving an increase in salary of \$5 per month to all employees receiving less than \$100 a month. This increase was given on account of the increased high cost of living and affects a total of 225 employees, all of whom are now firm believers in Santa Claus.

Association of Life Insurance Presidents Annual December Meeting

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Interest in Common of Savings Institutions and Life Insurance Companies

Savings bank life insurance was instituted in England in 1864, with the result that twenty-three and one-half thousand policies were issued in forty years. In Massachusetts personal canvass was not essential. Such expense should be saved, thus resulting in premiums being appreciably reduced and dividends being appreciably increased for the benefit of the wage-earner. Theoretically, the plan was immensely successful. One hundred and twelve thousand people joined the movement. Four banks, after four years, agreed to operate savings insurance departments. In nine years from 1907 to 1916 the number of policies issued was 14,418 for insurance of \$6,185,693, doubling itself in the past two years as the result of legislation increasing the limit of insurance for any individual from \$500 to \$1000, thus evidencing that much of the insurance placed was outside of the industrial class, an average of \$429.02 per policyholder; whereas \$140 is the average per policyholder for industrial insurance in the regular insurance companies.

I hold no brief for the insurance companies nor for the state of Massachusetts. The facts are self-explanatory. State aid is paternalism. Paternalism is undesirable. Such legislation lacks the personalequation, the recognition of experience and the principle of the greatest good to the greatest number. Chaos and confusion result where unfair competition is promoted in place of co-operation. The average self-respecting American wage-earner does not wish charity. If rates for industrial insurance are fair and equitable experience evidences willingness of the wage-earner to pay them. State aid under the present social and economic regime is not a welcome visitor. Private enterprise and ingenuity of the American are not to be stifled by disturbing reformers.

However, the movement in Massachusetts, regardless of the attitude that may be assumed, has undoubtedly emphasized the urgent need of life insurance for

the individual. I dare say that the people of Massachusetts are to a greater degree than ever before aware of the vital necessity of providing for the future. It pays to advertise. Thus, in this manner the savings banks of Massachusetts, which put into operation life insurance departments, unintentionally, perhaps, did more to give publicity to the existing life insurance companies than any other medium—in some ways similar to the benefits the savings banks derived from the postal savings movement. The mind of the public was forcibly brought to thrift and the desirability of providing for the future. The savings of the country have grown to a greater extent in the past five years since the inception of postal savings than at any other like period in the history of the country. Over 6,000 postoffices in the United States are constantly bringing to the attention of the public the necessity for saving. Director Keene appropriately characterized the postal savings system as the moving platform to the savings institution. So it is with savings bank life insurance in the larger sense; it is the moving platform to life insurance companies. Hence, considering the subject from such aspect proves there is no competition but the 'greatest co-operation. It is indeed a healthy interest in common of the two institutions.

Savings institutions and life insurance companies naturally should be inseparable, their interests are one. In 1862 a national savings bank with innumerable branches was proposed, in the main, to secure capital to finance the government. An insurance department for the issuance of annuities and endowments was to be added. It was substituted, however, by the National Bank Act. The idea of the two institutions, therefore, being closely associated, is not new. William F. Dix in 1910 stated: "If the wage-earner could be taught regularly to place his surplus earnings with a savings bank which would not merely be kept there for him in trust, but used as premiums to pay for insurance on his life, poverty-stricken families among the laboring classes would largely cease to exist. If the wage-earner could be persuaded to put a certain

sum in the savings bank each week and arrange to have the bank apply a portion of his funds to pay premiums on his life insurance, still keeping a steadily growing residue in the bank, this plan would be still better, because in the time of stress when his wages stopped, temporarily for instance, his reserve fund in the bank would prevent his policy from lapsing."

Not until six years after this speech, in February, 1916, was the suggestion of Mr. Dix apparently followed. The credit belongs to a large and growing state bank of St. Louis, the St. Louis Union Bank, for conceiving a plan for greater co-operation of savings institution and life insurance company, whereby depositor-policyholders would save in order to promptly pay premiums. The plan had its basis in newspaper advertising, boosting life insurance and containing a series of twenty advertisements; the purpose being to impress upon the insurance men of the city and country the value of advertisements themselves as aids in selling insurance, and the further value of the underlying idea of co-operation between savings institutions and life insurance companies. A national effort was then made to bring about the use of these advertisements by at least one bank in every large city of the United States. Assistant Cashier Moser of the Union Bank recently wrote me in explanation of their campaign, that "the big idea of this spirit of co-operation between banks and life insurance companies has taken hold throughout the United States, as is evidenced by the fact that two hundred banks have already used the advertisements we prepared. It stands to reason that the wealth of any community is increased in proportion to the insurance carried in that community, and for this reason, if for no other, we should be very glad indeed to promote the sale of life insurance, as we have endeavored to do. The bank profits in this connection from another angle, namely, all life insurance men necessarily feel most friendly to the bank, which helps them to sell insurance. The main object of our campaign of advertisements was not only to help the insurance men sell insurance, and

in that way develop business which, sooner or later, would come back to the bank; but, primarily to obtain the good will and influence of every life insurance man in the city." — Geo. E. Edwards, Pres. Dollar Savings Bank, New York, at meeting of Association of Life Insurance Presidents.

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American Business Initiative in Relation to National Progress

There is no greater error in our national life than failure justly to appraise the patriotism of the American merchant, manufacturer and financier.

I genuinely believe that the hope of our country lies in the efficiency that we have developed in so-called "Big Business," and in the patriotic willingness of the men who control this efficiency to devote its full power to the safeguarding of the nation.

Industrial efficiency in this country goes far beyond governmental efficiency. This can be said without any lack of patriotism. The very nature of our institutions, the working out of our democracy, precludes in government methods that permanency so essential to utmost efficiency.

Administrations come and go, and while a policy of civil service has largely improved conditions, every office-holder, no matter how capable, constantly faces possible discharge from the service. We accept this condition because we bow to the popular will. We accept it as a cardinal principle of democratic institutions that the public has the right to change its employees even at the sacrifice of efficiency. We deem this a lesser evil than that we should gain a greater departmental efficiency at the sacrifice of public control.

But as business men we cannot but see that our constant changes lower government standards of workmanship. Our commercial methods are better because differently conceived. Here we build for permanency.

You need more than the fighter in time of war. You need the financier. We had to have a Washington in the Revolution and a Grant in the Civil War to lead our soldiers. But we also had to have a Robert Morris and a Jay Cooke to find the funds.

Warfare, like every other human activity, has expanded. The farmer in the time of the Revolution could shape his plough-share into a sword and make his stand at Concord or Lexington.

But now the weapon has passed from his hand.

Titan guns now make destruction a science.

Warfare requires capital. Sacrifices must equally be borne by the men in the trenches and the men in the counting rooms.

There is inspiration in bringing this message to you.

You are men who have been demonstrated worthy of trust.

Have you ever considered what a master compliment it is that the keenest business men of our country have entrusted to your probity the priceless privilege of protecting their loved ones?

The immense sums of money of which you are custodians disprove the charge that we are a nation of profligates. We prove our thrift in what you hold. We show that our savings are on the same liberal scale as our outgo.

Your business has grown with all other national activities, and deserves the same unrestricted right to growth.

Legislation should be scientific. It becomes aggression the instant it attempts more than legitimate protection to the public.

Capital has shown increasing willingness to share its profits with its workmen.

Advances voluntarily made prove this. Employers of labor constantly expend huge sums toward increasing the safety and happiness of their men.

In 1906 there were in the United States only 120,000 automobiles. Remember that is only ten years ago. In 1912 we thought it phenomenal when for the first time the total passed the million mark, with 1,010,438.

But now mark the total.

December 1, 1916, saw 3,352,000 cars, representing an approximated cash value of two billion dollars.—From Address by John N. Willys, at recent meeting of Association of Life Insurance Presidents.

Ten Years' Tax Harvest From Policyholders' Funds

In order to utilize the phraseology of my subject, perhaps it may not be deemed a too violent or a too fanciful use of language to say that in the ten years concurrent with the history and work of the Association of Life Insurance Presidents, there have been at least three abundant harvests in the field of life insurance taxation. There have been the harvest of discussion and criticism; the harvest of legislation, good and bad (the bad, unfortunately, greatly predominating), and the harvest of tax collection—the most abundant harvest of all.

Mr. E. E. Rittenhouse, an ex-insurance commissioner, in an address before the National Association of Life Underwriters in 1907, used the following language:

“That portion of the enormous annual tax penalty paid by life insurance companies, which exceeds the cost of operating the insurance departments, is, to my notion, uncalled for and unjust. It discriminates against those who are trying to save and provide for the future of their dependents by making them pay double taxes. But the people themselves have levied these double taxes and seem to be satisfied with them.”

In 1911, Mr. F. W. Jenkins, president of the Security Mutual of Binghamton, in an address before the Presidents' Association, used the following concise expression:

“With reference to the taxing of premium income of mutual life insurance companies there is a very general unanimity of opinion. Not only the officers and representatives of the companies, but I believe I speak conservatively when I say that a majority of the insurance commissioners of the different states and many tax experts of recognized standing, agree that the taxation of such premium income for the purpose of general state revenue, is wrong in principle, and is unjust and inequitable, as applied under existing laws and department practices. The late Professor Zartman of Yale University, a few years ago, in addressing this Association, made this statement: ‘A tax levied on premiums can be defended on one ground only; that of expediency. It is an easy tax to collect and

this is a great consideration in the mind of the administrator; but the system of taxing insurance by levying on premiums is an illogical method, the application of which leads to discriminations.' "

The last expression which will be presented, but by no means the least significant, is taken from the report of a committee consisting of eight insurance commissioners; so much of the report as is now pertinent is as follows:

"Life insurance taxes either increase the cost of insurance or diminish the amount of it. In the one case they fall on the policyholder; in the other on the beneficiaries of the insurance. The State should not permit the misappropriation of these funds by insurance management. It should not itself divert them from their intended use. All the funds of a life insurance corporation not required for its economical management or for the payment of losses or other policy contract obligations, are employed either to cheapen the cost or increase the amount of insurance. * * * It is common knowledge that the burden of taxation placed on property and incomes in many European countries is exceedingly heavy. Enormous expenditures for many purposes make this necessary. Still, the taxes and fees charged life companies for licenses and other expenses in European countries average but a fraction of 1 p. c., and cover the total expense of supervision. There is no tax on premiums for revenue purposes in Great Britain, Germany, France, Russia, Belgium, Austria, Italy or Spain. Great Britain even exempts from its general tax on private income that portion of a man's income used to pay premiums on life insurance, not exceeding one-fifth."

The life insurance taxes, licenses, fees and fines, taken from policyholders' funds during the single year of 1915 by the various states and other tax authorities, from the 238 life insurance companies in active operation, for the privilege of carrying on the business, reached the astounding aggregate of \$14,251,735, and this amount is exclusive of the taxes paid on real estate owned by these companies, which latter taxes amounted to \$2,594,000 more.

A reliable estimate made by those accustomed to the study of such statistics show that of these \$14,251,735 the state taxing authorities received more than \$13,250,000, while the total expense of all the insurance departments of the country amounted to only \$1,360,000. It is doubtless fair to assume that \$500,000 is the mount which the life insurance companies contributed to the payment of these expenses.

It follows, therefore, that the contributions of life insurance companies to the revenue of the several states during 1915 was more than \$12,000,000 or more than a million dollars per month, in excess of the total expenses required for the supervision of such companies. And the end is not yet!

The total amount paid in 1905 was \$7,500,000 and the total amount paid during 1915 was fourteen and more than a quarter million. This discloses an increase during these ten years of nearly \$7,000,000—an increase of more than 90 percent of the amount paid during 1905.

The total taxes, licenses, fees and fines paid in 1905, was 1.53 percent of the total premium income in 1904. The total taxes, licenses, fees and fines paid in 1915, even on a very much larger volume of premiums collected, was 1.91 percent of the total premium income of 1914.

Whether tested, therefore, by the amount of insurance carried or by the amount of premiums paid, it is an incontrovertible fact that the policyholder is subjected to a heavier tax burden at present than he was ten years ago; and this, too, as has been pointed out, in the face of the amplest discussion of sound economics and of ethical social principles.

The situation is so astounding as to defy intelligent comprehension!

Let us endeavor to interpret in terms of life insurance benefits the significance of the payment of the colossal sum of \$114,273,045 as taxes on the life insurance business during the past ten years.

Let us assume that a company starts business on the non-participating plan with a premium income the first year and each succeeding year for a full period of ten

years of the level amount of \$11,423,704; that there are no lapses; that the decrease of insurance by death losses each year is made good with new insurance at the beginning of the succeeding year and that all insurance is ordinary whole life effected at age 35, the business to be transacted on the basis of American $3\frac{1}{2}$ percent tables. At the possibly liberal office premium of \$22.50 per thousand, \$11,423,704 will pay the annual premium on \$507,720,000 of ordinary whole life insurance. On this amount of insurance carried for ten years, on the conditions above stated, there would have been paid during this period a total of death losses amounting to \$49,422,626, assuming that losses will occur in accordance with the tabular rate of mortality. The insurance remaining in force at the end of ten years would be \$502,273,578, the tabular reserve on which, according to American $3\frac{1}{2}$ percent tables, is \$65,067,821. This amount of reserve is equivalent to the single premium on \$143,166,017 of full paid life insurance at the respective attained ages of the supposed policyholders.

It will be seen, therefore, that by the sequestration of \$114,273,045 of insurance funds, for revenue, during the past ten years, policyholders have been deprived of the equivalent of \$49,422,626 of support to their beneficiaries and \$143,166,017 of protection for life in the form of paid-up insurance.—Chas. F. Coffin, at the recent meeting of the Association of Life Ins. Presidents.

Manager Holman of the Travelers has received a telegram from the home office of his company, wired January 2, to this effect: The record of the Travelers in 1916 is without parallel in its history. New life insurance paid for, \$113,800,000, gain over \$35,400,000. Paid life premiums, over \$13,660,000, gain over \$2,748,000. Paid accident and health premiums, over \$5,445,000, gain over \$470,000. Paid compensation and liability premiums, over \$13,000,000, gain over \$2,790,000. Total premium income over \$33,900,000, gain over \$6,594,000.

The Germania Life and the Continental Life report handsome gains in new business

Answers

W. B. C.—Being young yourself and having dependents, you should accept the ordinary form of policy, getting as much protection as possible for your annual premium.

J. A. W.—The company you are considering is strong and its dividends are large but it is too often in court as a claim-fighter. Is it worth while—is there any real saving by dividends—when you may be buying litigation for your beneficiaries?

Prudential's Wonderful Year

During 1916 the Prudential Insurance Co. of America issued over 591½ million dollars of paid-for insurance at the lowest expense rate in the company's history. This is also the largest paid-for year's business in the company's history.

The gain in insurance in force was \$283,000,000.

Policies in force are number 15,000,000, with a total insurance in force of more than \$3,000,000,000.

Since organized forty-one years ago this company has paid its policyholders \$428,000,000, including more than \$28,750,000 not called for in any way by policy contracts.

The annual dinner and meeting of the Life Underwriters Association of San Francisco was adorned and edified by addresses by Dr. Hartland Law on "Salesmanship," and Jos. J. Scott, U. S. internal revenue collector on "Incomes and Inheritances."

Last year the Prudential paid in round numbers to its policyholders \$4,000,000 a month.

The Western Union of Spokane made an extraordinary increase of new business last year.

The National Life and the New England Mutual, and the New York and the Northwestern Mutual report large gains in new business for the year.

The \$2,000,000 dividend paid to stockholders out of the surplus didn't prevent the Union Central from making a large increase in its new business.

MISCELLANEOUS

IN COURT

Immediate Notice

Provision in a policy, covering accidents in and adjacent to building, requiring immediate written notice of accidents, held to make it duty of assured to give immediate notice of any accident involving a possible loss.

The only duty of assured is to give notice when he receives notice, or in exercise of reasonable care would have received notice thereof.—*Melcher v. Ocean Accident & Guarantee Corp.*, 161 N. Y. S. 586.

Boy Injured

by Dangerous Machine

Under St. 1911, prohibiting a child under the age of 16 to be "employed" in any employment dangerous to life and limb, and a policy excepting insurer from liability where the injured person was employed in violation of law as to age, where a boy 14 years old, originally employed in a safe occupation, was directed to work on a dangerous machine and was injured, the insurer was not liable. — *American Candy Co. v. Aetna Life Ins. Co.*, 159 N. W. 917.

Where Indemnity Insurer

Failed to Appeal as Agreed

Where holder of indemnity policy suffered verdict for death of person through accident covered by policy, and insurer agreed to appeal and assured policyholder appeal had been taken, but, without latter's knowledge, permitted time to expire without taking it, policyholder had a cause of

action against insurer.—*McAleenan v. Massachusetts Bonding & Insurance Co.*, 114 N. E. 114.

Death from Mushrooms

Death from ptomaine poisoning from eating mushrooms, supposed to be edible, is from accidental means, and not from disease, within an accident policy.—*United States Casualty Co. v. Griffis*, 114 N. E. 83.

The Golden State Indemnity Co., new, organized to keep the jitney men out of a deep hole, is said to have paid in \$25,000. That's the "lick," and the "promise" is to pay the other \$75,000 in the year. This new company has covered 39 Sacramento "jitneurs."

The California supreme court rules that the widow of an employee of a California owned ship who was killed while the ship was in the jurisdiction of another state has no right to accident compensation, as awarded by the California accident commission.

A very capable accident indemnity man in San Francisco was offered a leading position by the California state accident commission. Two prominent administration legislators journeyed to the city to urge him to accept the offer. But he wisely declined; for, he said, "it is really a political job, and after a while, when things are running more smoothly and civil service rules will more daringly be ignored, I'll be asked to resign to give the place up to some politician who must be rewarded for his work."

The California industrial accident commission awarded the widow of C. A. Nolan of the underwriters' patrol \$4,215. Nolan was thrown from a skidding patrol auto-wagon and instantly killed.

Standard Oil Co.

Prefers Stock Company Compensation

The Standard Oil Company gave state fund compensation insurance six months trial in New York and then abandoned it as unsatisfactory. The company's liability to employees has been placed with a stock company (the Travelers), as before.

Farmers Must Support The Politicians

The California state industrial commission will try at Sacramento to remove the farmers' exemption from the compensation law. By compelling the farmers to take out workmen's indemnity the number of officeholders can be increased—and so also the high cost of living.

Every farm hand who scratches his hand on a barbed wire fence or is kicked by the milk cow will demand several weeks' indemnity while he enjoys himself in the wicked city.

The Fidelity Casualty Company's California business is increasing so fast that it is adding two offices on the second floor of the Merchants' Exchange building, San Francisco.

Governor Lister of Washington urges the legislature to investigate the state industrial accident department.

The Ohio industrial accident fund is sick. The patient was treated to a large dose of medicine prescribed by Dr. Stateliar, but is still weak. Dr. Laborite has been called in consultation, and he says Dr. Monopoly alone can save the patient.

The total number of California ranchers who have voluntarily taken out compensation indemnity in the state's laborers' compensation fund in the past three years is 10,400. It is estimated that the total number of ranchers who will rally to the support of needy politicians is 70,000.

The London Guarantee declines to pay a compensation claim on the ground that the insured employee owned one share of stock in the employing firm. This, says the company, made the insured man a proprietor. Can you beat it!

California Industrial Accidents

In the past year in California there were 67,538 industrial injuries, requiring compensation payments of \$1,150,503.56, and \$852,202.48 medical costs, according to statistics compiled by the state industrial accident commission. Payments were:

533 deaths	\$ 239,288.36
1,264 permanent injuries .	451,223.76
65,741 temporary injuries .	1,312,193.92

Total \$2,002,706.04

The wage loss created by industrial injuries amounted to approximately \$18,250,000. Workers killed during the year left 739 dependents, or 1.39 dependents per 100 deaths.

Out of 454 occupational diseases reported, 425 come under the head of "poisoning resulting from handling hops."

The National Surety has executed a bond in the amount of \$1,800,000 for Raymond H. Naylor, county treasurer, Salt Lake county, Utah. It is understood that this is the largest individual fidelity risk ever written by a surety company. This company has also executed, through its Denver office, the bond of Robt. A. Higgins, state treasurer of Colorado. This public official bond is in the amount of \$1,000,000.

Bonders of eleven New York saloon-keepers, convicted of selling a glass of beer on the first day of the week, must pay their fines and costs, making a total of nearly \$20,000. Each fine was \$1,800 and costs. Several bonding companies make a specialty of political and saloon bond business.

Trying to help a fat friend up to a better seat a California man was himself pulled pulled down and fell forward with such violence that he broke a leg in two places. And it wasn't a chair leg either. The surgeon's bill will be large enough to satisfy the patient's bitterest enemy.

The Casualty Co. of America has shown its ability to make good the impairment of its capital and will be permitted to liquidate. The Bonding Co. of A. may materialize.

The Guardian Casualty had its fill of jitney business. Enough is enough.

FIRE AND MARINE INSURANCE

National Board in Charge of Coast Insurance Legislation

Heretofore the Board of Fire Underwriters of the Pacific, through its legislative committee, has looked after the insurance bills and appeared by counsel before corporation and insurance committees at the various state capitals in this field. Hereafter the National Board, which includes "non-board" and "non-union" companies in its large membership, will have charge of legislative matters. We venture to remind the National Board people that success in this field is only possible through the employment of the same cooperative methods as adopted by Coast fire underwriters. The East is the East and the West is the West.

The American Eagle Fire

The annual statement of this young New York company shows \$2,902,448 assets, \$1,145,233 net surplus and \$2,902,448 surplus to policyholders. Unearned premiums increased nearly three-fold; assets increased 22 percent; surplus made a substantial gain.

Fidelity-Phenix Fire

The annual statement of this New York company places it within easy reach of the \$20,000,000 goal. By a gain of \$1,534,757 the assets reached \$19,324,466. The net surplus is now \$7,120,733, a gain of \$906,711, making the policyholders' surplus \$9,620,733. Unearned premiums increased \$509,138, up to \$8,342,585. This is a great showing of growth and prosperity.

George J. Bellersheim, many years ago a special agent for the Aetna on this Coast, for some years living in Springfield, Ill., died last week.

Clarkston, Wash., Jan. 21.—The cottage in West Vineland owned by Mrs. M. J. Reed burned last night, together with all the household and personal effects of the family of Morton Gunther, who occupied the dwelling. No insurance.

The Niagara Fire has begun the writing of ocean marine business.

Continental Insurance Company

Assets, \$34,114,372, a gain of \$3,166,232. Unearned premiums, \$10,135,305, a gain of \$399,196.

Capital \$10,000,000, as compared with \$2,000,000 a year ago. Net surplus, \$12,303,334. Policyholders' surplus, \$22,303,334, as compared with \$19,709,061 a year ago.

New business increased. Resources increased. It was a great year for the Continental, when unearned premiums passed the 10 - million post, and the 35-million assets post came in sight.

Marine.—The U. S. bureau of war risks has accumulated a surplus of nearly two and a third millions. The bureau has written 1,684 policies in two years, covering \$163,600,000 values. Losses are \$833,924. It has been a war gamble, with unknown possibilities of loss by raiders and submarines. Private insurers could not afford to assume such gambling hazards. The government, with billions behind it, could assume the risk. Though having so favorable a loss experience, the government wisely declines to reduce the rate.

Hartford.—The Phoenix now occupies its new home office building.

Centenarian.—Edgar Sharpe, many years chief accountant of the London Assurance Corporation, on Dec. 29 celebrated his 100th birthday and continued good health. He worked for the company fifty-six years.

Paris, France.—As we read in L'Argus, President Poincare has signed a decree renewing until March 1st of this year the moratorium for insurance enterprises.

Wilbur, Wash., Jan. 21.—Dwg of Mrs. Ophelia Peters, in the north part of town, burned yesterday. The upper rooms were in flames when the fire was discovered. It started by a heated stovepipe which passed through the ceiling. The loss was \$1,200, with no insurance.

An Old Fire Mutual Policy

The president of the Camden Fire recently sent to the News Letter issued by the Insurance Society of New York on account of an old perpetual policy in his possession. This policy was issued by "The Mutual Assurance Society against fire on buildings in the state of Virginia," and was dated November 3, 1817. The society had two general classes of risks, "town" and "country." We quote from Mr. Read's interesting communication as follows:

The perpetual rates (which are the only ones quoted) vary according to construction from 1% to 2½% on the first class, 1½% to 3% on the second class, 2½% to 5% on the third class, 3% to 6% on the fourth class, and 4% to 10% on the fifth class; these rates being identical for both country and town properties. There was an elaborate table of additional premiums to be paid "On buildings contiguous to other buildings."

The building insured was assigned to one of three classes of construction and there were recognized nine grades of exposure, or as the table puts it, of "contiguity." The first grade, and most severe exposure was of course "Where all the contiguous buildings are of wood," the second, "Where three-fourths of the contiguity is of wood," the third, "Where one-half of the contiguity is of wood," etc. Under these gradings the rates again varied according to the number of buildings located within 30 feet of the property insured, and the table provides under each grade specific charges for from one to forty exposing buildings, so that in all there are over 1,100 specific charges provided in the schedule, which charges vary from 3 cents (which is the additional premium required when the building insured was of brick or stone with slate, tile or metal roof and the exposing building of similar construction), up to \$3.50 per \$100 (which was the charge for frame building "contiguous" to forty frame buildings within a radius of 30 feet.)

As you know, this Mutual Society is still in existence and quite strong, possibly on account of these very rates. It may be perhaps, too, that a provision helped which

required that the securities of the society "Shall be placed in an iron chest—kept in the public treasury of the state, and shall be secured with four substantial locks, each of a different construction from the other, one key of which shall be delivered to the principal agent, and the others to such members of the standing committee as they shall direct."

Fireman's Fund's Excellent Year

The Fireman's Fund has had the best year in its history. Assets have passed the 13 million post. Surplus has gained largely. Premium income made a huge gain. The year was a prosperous one, yielding a good underwriting profit. Stockholders were given an extra dividend.

The premium income passed the 10 million mark, by again of more than 2 million, mostly in the marine branch.

Sacramento in July will vote on bonds for mountain water, well water or a filtration plant.

The Agricultural has entered the ocean marine.

Vice President Levison of the Fireman's Fund is in New York on a "week-end" trip.

The Scandinavian Mutual of Kingsburg, Cal., is operated by hold-over officers, "there being so many members that there is no hall large enough to hold a majority of the policyholders at an annual meeting." Besides, there are no losses worth mentioning or worrying.

The Fresno, Cal., Merchants Association is preparing a petition to the Board of Fire Underwriters, asking for a reduction of rates.

Ferndale, Cal., firemen are working for a chemical fire engine.

Fairfax, Cal., is to have fire hydrants "at once."

The "Rough Notes" weekly has passed to the control of the National Underwriter Co.

The horse sticks to his post but he is not considered a very courageous or intelligent animal.

Elected Director

New York, January 18, 1917—At the meeting of the board of directors of this company held this day, Mr. George M. Reynolds, president of the Continental and Commercial National Bank of Chicago, was elected a director of The Continental Insurance Company.

Ernest Strum, Secretary.

Royal Exchange

London. — Secretary Whymper has resigned because of ill health, after forty-four years' service. His successor is Percy F. Hodge.

Spokane Fires

Spokane, Jan. 21.—St. Luke's hospital was badly damaged by fire this afternoon. Late tonight little of value is left. The loss is estimated at \$120,000. Insurance carried on the whole structure is \$50,000. The 105 patients were carried out in the bitter cold on the lawn. All surgical instruments and appliances were saved.

This morning fire threatened to destroy the old Miners or Erie hotel at Sprague ave. and Stevens street. It is thought hot ashes in a metal can with a hole in the bottom started the fire.

W. A. Spillman, president of the Business Men's Association of Oak Park, Cal., is out for "a state commission for the setting of fire insurance rates." He wants Oak Park to have the same 35 cent basis rate as Sacramento. We hint to Mr. S. that a state rating bureau, putting his town in a class, might order present rates advanced.

Otto Hall has now had his vacation and is ready to put on his harness for work now. He is an all-round utility man, in office or field, and some office will find him a very useful man, because of his long experience and many friends and acquaintances.

Chehalis, Wash., Jan. 9. — Long is re-elected fire chief. He reports 28 alarms in 1916, a decrease of 7. Chemical used, 258 gallons; hose laid, 5,700 feet. Cost of department, \$3,217, a small increase.

The Royal is paying bonuses in recognition of the higher cost of living.

Increased Capital

The Fire Association of Philadelphia, which becomes 100 years old this year, will soon increase its capital from \$750,000 to \$1,000,000. It is represented in this field by Frank M. Avery.

Big Losses

The Canadian Car & Foundry Co. munition fire and explosions loss, New Jersey, cost the insurers large sums. The list of insurances published by the New York Journal of Commerce contains such large totals as these:

Globe & Rutgers	\$503,500
Liverpool & London & Globe . . .	210,000
North River	170,000
Home of N. Y.	150,000
North British & Merc.	120,000
Williamsburg City	110,000
United States	105,000
Lloyds, London	150,000

The general manager of the Alliance of London has resigned, after fifty-four years of service. He is 81 years old and not in good health. Mr. Lewis visited San Francisco and arranged for the purchase of the old Union of San Francisco, which company was afterward reinsured by the Alliance.

The new building leased by the Hartford Fire in San Francisco—covering the old Union (Lord Rothschild) lot—was sold last week to a wealthy man who regards it as a fine investment. This lot was idle ten years after the great fire.

The North British & Mercantile Ins. Co. has announced that it will pay to its employees a bonus on 1916 salaries a sum not exceeding 10 percent.

In the administrative county of London the fire insurance in force is \$2,000,000,-000. The Western of Toronto and the South British of New Zealand carry lines in the city. The company leader is the Alliance; the second is the Sun; the third is the Commercial Union; the fourth, in the long list of companies, is the Royal.

The Northwestern Mutual Fire reports an increase in business and a moderate loss ratio.

Maj. Christensen Bereaved

Charles Christensen, senior member of the firm of Christensen & Goodwin, mourns the loss this week of his wife by death, following soon after Mrs. Christensen had undergone a surgical operation. The Major has the sincere sympathy of his friends and business associates.

New Fire Limits in San Francisco

The fire limits of San Francisco were last week extended by a vote of the Fire Commissioners, as follows:

The center of Sacramento street, from Stockton street to Jones street; center of Jones to the center of California street; center of California street to a point in the block midway between Van Ness avenue and Franklin street; both sides of Van Ness avenue from California street to center of Golden Gate avenue; center of Golden Gate avenue from said point to center of Franklin street; center of Franklin street from Golden Gate avenue to center of Fell street; also along the center line of Valencia street from the intersection of Market and Valencia streets to a point midway in the center of the block on Valencia street between Sixteenth and Seventeenth street; thence easterly and parallel with Sixteenth street to a point that would be represented by the center of the projection of Minna street southerly and westerly; thence northerly and westerly, parallel with Mission street, along the center of what would be the projection of Minna street, where it is not cut through, and what would be the center of Minna street where it is cut through, to the center of Ninth street.

John T. Fogarty (of the Royal) declined to serve a third term as president of the fire commission of San Francisco. He is succeeded by Judge John F. Davis, for the past two years a member of the commission.

Fire company managers in the East have expressed a resolution not to resume writing in South Carolina if the new code contains a state rating measure. Tell it in Sacramento.

Among fire men it is rumored there is soon to be a new general agency.

Mutual Insurance in Court

A soliciting agent without power to issue policies is the company's agent in taking applications with full power and authority as to such applications, and acts which he performs and knowledge which he receives and acts on in connection with such applications bind the company.

Where a fire policy was expressly voidable by taking out subsequent insurance, and insured shortly after issuance procured another policy which was in force at the time of the fire loss, the original policy was void, unless the provision was waived by the company. — *Kring v. Globe Farmers' Town Mut. Fire, Tornado, Cyclone, and Windstorm Ins. Co.*, of Rock Port, 189 S. W. 628.

Fine Statement

The Insurance Brokers Exchange of San Francisco makes an annual statement as follows: Receipts, \$14,861; expenses, \$7,006; assets, \$52,265; liabilities (membership deposits), \$50,175. There are 493 full memberships, three non-resident memberships and eight membership applications.

The Brokers' Exchange will move up to the seventh floor of the Merchants' Exchange. "Take either elevator side."

Twenty-five French fire mutuals had 14,324,697 francs losses in 1915. The "capitaux assures" totaled 70,706,659,548 francs. The oldest mutual was established in 1817; the youngest, in 1885. As we gather from *L'Argus*.

We have not had any further reports which alter our Coast loss ratio estimate printed in an Extra in December. The larger offices' average is four points higher than the smaller offices' average.

The first creditors dividend of the defunct American Union has been paid — 50 percent. Possibly 30 percent more will be paid in the not near future.

Quite a number of Coast fire offices are reporting an increase in premiums of from 2 to 10 percent. Some say "no increase."

Heavy fire losses in Middle West.

CALENDARS

The "Prudential Girl" of 1917 is just as handsome, demure and chic as her predecessors. We have been told that this beautiful portrait is always drawn from a girl employee of the Prudential Ins. Co. of America, by some leading artist. The picture makes the calendar doubly valuable.

The calendar presented friends and patrons by Manheim, Dibbern & Co., San Francisco brokers, is exquisitely beautiful. The 1917 calendar has embossed on the cover card "Let us, my friends, snatch opportunity from the passing day." The violet girl in colors is a beauty rare, with Titian tinted hair.

The Pacific Mutual Life's 1917 calendar is like of the previous year, but different. The giant sequoia "Wawona" is in colors this year and the stage and occupants, emerging through the tree, are not the same. In brief, it is a new and true "red" wood. In this grove there are 627 giant trees. The tallest is 334 ft. If placed at the foot of Niagara Falls its top would rise 170 feet above the walls of this famous gorge. The largest tree in the grove is 104 feet in circumference at the base.

The United States branch of the Liverpool & London & Globe issues for 1917 the usual large and satisfactory wall calendar. In red at the left is a hemisphere with the fitting words "The world its field." The man who looks for a change in the weather when the moon "changes" will consult this calendar with quarterly-monthly special interest.

Here are three very handsome calendars, illustrated in colors, with golden borders. The Continental Fire of New York has the picture of the "first automobile," that devised by Oliver Evans in Philadelphia. It was called the "Orukler Amphiboles," a steamboat machine for cleaning docks. To get it to the river he put wheels beneath and propelled it on land by its own steam power more than a mile. This automobile was built in 1804. Launched, it steamed up and down the two rivers. The Fidelity-Phenix calendar has a stimulating picture of an ice boat, such as skim over the frozen lakes and rivers of the East and Middle

West, sailing sometimes over a mile a minute. The ice yacht will not sail straight before the wind. The American Eagle Fire pictures an eagle in the clouds, with a map of the United States of America in his talons. Holidays are in red, except California's Admission Day.

The Oregon Life issues a useful wall calendar, built on different but not indifferent lines. The large calendar sheet has beneath, smaller, the dates of the preceding and succeeding months. It is a looking backward and forward calendar.

The Vulcan Fire issues a neat daily pad calendar, whereon you can make additional dates.

M. Thompson & Co., San Francisco brokers and average adjusters, present their friends with a handsome calendar card with a picture in delicate colors of the American ship William P. Frye, sunk by the German auxiliary cruiser Prinz Eitel Freidrich. The picture is a copy of a painting by W. A. Conter, and is entitled "Her Last Voyage." The cruiser brought captain, wife and crew to Newport News, where she was interned with her officers and crew.

Comparisons

We print in this issue comparisons of 1914 and 1915 California premiums and losses. Payments to and by the state compensation bureau are not included. The total premiums of all sorts of insurers fell off nearly a million and a half in 1915 as compared with 1914. Owing to the unfair competition by the state compensation fund, and the manipulations of politicians, workmen's compensation premiums by stock companies fell off nearly \$3,000,000. Fire mutual, automobile, accident and health, assessment life, fidelity and surety, plate glass, boiler and machinery, sprinkler leakage, credit and title premiums fell off.

The National Surety Company reports that subscriptions to its new capital stock at the rate of \$150 per share have all been paid in, aggregating \$1,500,000. Of this amount, \$1,000,000 goes to capital and \$500,000 to surplus. The capital of the company is now \$4,000,000.

Sacramento

The legislature will be asked to pass a bill making sickness insurance by the state compulsory for the manual labor wards of the state. It is assumed as proved that American working men are not able to act prudently for themselves and must be compelled to provide for the future as regards sickness. Employers will pay a large part of the premiums, the state a part, and the workmen a little. The measure is framed up by the Meddlers Social Insurance Commission, which copies the Imperial German law. The bill will be submitted to a referendum vote. If it becomes a law, the cost of living will be further increased, since the employers must add the new insurance premium tax to the cost of things.

The legislature is limited to a first session of thirty days. Then the law-makers go home and engage in trading or other congenial work. Returning later, they will try to enact as many laws as possible.

The blubbering brotherhood and shrieking sisterhood are here, wrestling with the slanted brows and sloping chins.

Gov. Johnson's term and salary as national senator begins on March 4. However, if he resigns then as governor, he can approve the special measures which he has ordered enacted, and leave his successor (whom he appointed lieutenant governor) to deal as he pleases (or seems to please) with the throng of other bills.

Perey V. Long, associate counsel for the National Board of Fire Underwriters, is here looking after the interests of the Board fire risk takers.

Kehoe of the Old Guard is polishing up his old rating bill, defeated two years ago. He will rush to the rescue of the down-trodden and make a record as the defender of the people which should make him a candidate for a more profitable office than state senator from a lumber county. Some non-board people will help his fight to Texas fire insurance in California.

Kehoe—not Keyhole, madam—has introduced, also, a valued policy bill, although there is now a valued policy law on the overburdened statute books.

Senator Scott has introduced a bill for old-age annuities, modeled after the Canadian plan. If the purchaser of an annuity dies before it is due, his estate or beneficiary receives all he has paid in plus 3 percent compound. The purchaser of an annuity must pay to the state not less than \$50 a year.

A bill declaring embezzlement the failure of a local agent to turn over premiums collected to his company will probably pass.

A bill copying the Washington law, requiring the yearly filing of schedules of rates, has been so prepared as to meet the approval of the National Board. It will not be opposed.

A bill prohibits any discrimination against a non-board agent or broker has a good chance of passing. It is said no law can compel any company to accept business nor pay a commission on any undesirable business which it may be willing to accept. And there you are.

Every three minutes a new bill is released with a bang.

The fire insurance bills generally, even Kehoe's, should be entitled "acts to prevent competition," and "acts to enable non-board companies to keep the business on the books."

A state fire marshal bill, as framed by the National Board, has been offered. As it offers a chance to create a new office it will probably pass.

Ambrine

This is the name of a great medical discovery made by Dr. Barthe de Sandford of Paris. It is a substance composed of resin and paraffin. It is performing wonderful cures of burns incurred in battle. Pain is relieved and new skin is renewed.

The Western Indemnity Co. of Texas has written bonds on 500 jitneys in San Francisco. Every company has so far lost money on this business.

Marine.—The "Minnesota," in San Francisco bay a year because of boiler trouble, is reported sold to New York parties.

ONE THING AND ANOTHER

Pershing is near perishing.

Several of the ruling family of North Dakota are members of the I. W. W.

Every good agent or broker is an insurance scenter.

Some men have a felony feeling for others.

Do you say "While away the time," or "Wile away the time"?

That's right, fellows; help yourselves to this department contents, with or without credit, as you please.

There are many lies about schemes that are "to materialize."

A California woman accused of some minor offense was tried by a jury of her peers — twelve women. Of course they found her guilty.

On a recent holiday a big coyote ran across the Presidio links, between foursomes. A brave insurance man threw his midiron at the wolf, which then turned and sped away into a forest. The "chickens" on the links did not attract him.

Of the life managers of 50 years ago in San Francisco, only three survive. They are Wallace Everson, John Landers and J. P. Moore. None is now a manager.

It is always the silly season in Washington. Senator Works has introduced a measure fining any man who doesn't vote at a presidential election, \$25. This is a bill to increasd the anarchist vote.

A Portland woman has filed a claim for \$500 damages, against the city dads. She fell on a defective sidewalk and sustained a rompound fracture of her wooden leg.

Cities and labor unions are the chief causes of the high cost of living.

Hairredity is proved by the descendants of the Danes in Britain and Ireland.

If you have great faith trust the daily papers.

A little over a year ago (December, 1915) the Coast Review said: "The Casualty Co. of America is now impaired. It must reduce its capital or create new capital." It did both and reinsured besides. Some prophet, believe me.

Heading in the Southern Underwriter: "Marine War Risk Rates Soar at Report of German Raid."

Strike disturbances, notably longshoremen and waiters, characterized the Coast year. Dynamite, stink bombs and picketing were he means employed. The strikers failed.

The successful candidate at the recent election is first Democratic-party candidate to succeed himself in the presidency since Andrew Jackson. He is the second Democratic-party president elected since Buchanan was elected in 1856.

Not for another generation will the American people select a man from west of the Mississippi as president.

Southern California should begin looking about for two party candidates for governor at the election in 1918. That part of the state is entitled to the governorship.

American restaurants plan to charge 2 cts for the service of a cloth napkin. But what if the free and independent prefers the table-cloth?

Everybody is a bore to somebody some time.

A daily print says "we are illy prepared for war." Don't worry! for soon our navy yards will have us welly prepared for war and politics.

Gov. McCall of Massachusetts—mark you in his annual address of instruction to the legislature referred to the difference between premiums and losses as clear profit. But why should we carp? Isn't an expense a loss too? A little clearer term, as "fire claims," used by underwriters, would prevent such errors by governors and common folks. Gov. McCall is not the first governor who has made the blunder of assuming and publicly referring to the difference between premiums and losses as profit.

* * *

NEW PRINTS.—Fees and Taxes Charged New York Companies by Departments of Other States, for 1917. Issued by the New York State Insurance Department. A very handy pub. doc. of 52 pages.

* * *
SANTA CRUZ, CAL.

Board crossed the Rhein and the enemy surrendered Indemnity, \$25. Fine!

* * *
TUNNEL DAMAGE

San Francisco tunneled under Pine and California streets—at the expense of the property-owners—for the benefit of a municipal feeder car-line which does not pay. Buildings on the streets above were unsettled and damaged. Among these disturbed buildings is the Metropolitan Life's temple on the hill. The city supervisors refused to pay the damages, and the company is now suing the city for \$30,000 damages to its property. More power to the Scott.

* * *
FREAK LEGISLATION

This country must submit to more wild and harmful legislation by freak folks. Laws against about everything, including interest, extravagance in dress, high-heel shoes, loose collars, display of ankles and wrists, uniform insurance rates, private ownership of land or house or ship or railroad, are possible where the majority really rules by the initiative, referendum, boycotting and picketing. A philosopher says the only cure for meddlesome madness of a whole people is a great war, which must follow anyway.

* * *

He lives only who lives in ideas.

The casualty companies are approaching fire and marine business at such a speed, in this country, that soon, as I venture to predict, there will be laws permitting casualty companies to write the great casualties of fire and river, lake and ocean collisions, sinkings and other losses by perils of the sea and other waters, and permitting fire and marine companies to also assume the lesser casualties of breakage, theft, accident, etc.

* * *
UNCENSORED

"We have with us tonight."

"We don't hear anything from Arnett lately."

"I always thought that fellow was an ex-doctor or an ex-convict."

"I am sure glad it comes only once a year."

"Working is a clumsy way of making a living."

"What is he vice president of?"

* * *

W. S. Diggs, of Hoover & Diggs Company, Pittsburgh, former president of the National Council of Insurance Federations, was a delegate to the fifth annual convention of the Chamber of Commerce of the United States, which convenes at Washington, D. C., January 31st and February 1st and 2nd, 1917. Mr. Diggs is also a member of the National Council of said body which convenes on January 30th to act on the program for the annual meeting and select the nominating committee. The Chamber of Commerce of the United States is made up of about 700 chambers of commerce and many other similar bodies having for their mission a service to the business interests of the country.

* * *

The local insurance man who is not a leader is a pleader for business.

* * *

The federal government's deficit at the end of the next fiscal year will be \$279,000,000. Whether to meet this deficit by the sale of bonds or by taxing the insurance companies will be decided later. The insurers have proved to be good tax collectors in the past.

**Pacific Mutual Life's
Fine Year**

During the past year the Pacific Mutual wrote \$25,173,909 new business, a gain of more than three and a half millions. The amount in force is now \$172,000,000.

**West Coast-San Francisco Life
Agents in Annual Convention**

This week the managers and superintendents of the West Coast-San Francisco Life Insurance Company are holding, at the home office, their first annual agency meeting of the consolidated company. President Miller delivered the address of welcome and presided at the banquet.

**Vulcan Fire Ins. Co.
Of California**

The day of doubt is past; the rosy day of confidence is here. The Vulcan Fire makes an excellent showing, in its annual statement. It is an exhibit of healthy growth, substantial resources, strength in surplus, and gains all along the line.

The favorable experience of the past year justified the payment of a dividend of 2½ percent to the stockholders, and there is now every reason to expect a similar semi-annual dividend hereafter. The company is doing well, and has earned the confidence of the insuring public.

The assets are \$1,106,634, a gain of \$90,-654, or 9 percent. The reinsurance reserve is \$136,934, a gain of \$52,905 or nearly 63 percent, about all in the past six months. This promises well for more new business. Net surplus \$428,527, also gained, making the surplus to policyholders \$928,527, or more than nine-elevenths of the total assets.

H. B. Keith, long with the North British & Mercantile, who succeeded to the title of underwriting manager, has been appointed manager. Much of the recent underwriting success of the Vulcan must be credited to Manager Keith.

The president is J. F. Carlston, a well known and successful Oakland banker. The first vice president, E. S. Wangerheim, is also a banker. The secretary is Arnold

Hodgkinson. The assistant secretary is B. E. Cotton.

The directors include six bankers, two capitalists, and five professional and business men.

Study Annual Statements

Present indications are that the fire companies generally made money in 1916 and are in better shape than they were a year ago. But there are also signs of a change for the worse. Annual statements always have messages between lines. Study them. Remember that on the average twenty American fire companies retire every year.

California December Bank Clearings

	1916	1915
San Francisco	\$356,929,023	\$260,941,563
Los Angeles	129,337,530	101,779,367
Oakland	22,318,436	17,652,657
Sacramento	13,326,942	0,742,195
San Diego	9,367,207	9,636,940
Fresno	10,612,949	5,785,030
Stockton	7,836,821	5,447,180
San Jose	3,986,515	3,153,632
Pasadena	4,641,148	4,257,177
Bakersfield	3,021,763	1,996,868
Santa Rosa	1,485,264	1,420,388
Long Beach	2,728,583	2,349,557

Pays to Keep Still

The Union Central Life has handed out a fine big "ad" to the insurance journals that kept mum about the \$1,900,000 dividends paid to the holders of \$100,000 original capital stock on which regular dividends had previously been paid. "Addition, Subtraction, Silence." They constitute a "Tower of Strength."

Life Companies are Specially Interested

The railroad men say that if railroad rates are not adjusted to make revenues conform proportionately to expenses, federal control of this country's railroads is inevitable. Sooner or later the federal government must take over the railroads.

If the government takes the railroads over, will they be taken over as bankrupts, with sealed values and at a loss to the bondholders, mostly life insurance companies.

CHIPS

—Thanks

The Coast Review returns thanks to subscribers and advertisers for their remitting kindness, and wishes them the prosperity they deserve.

—No Suppression

During the past year we have never suppressed any news item nor any court ruling, though some time friend as well as foe may have been affected. We recognize our duty to subscribers. But, curiously enough, there are narrow men who think we should publish no fact or figure which might place a board company in an unfavorable light. We are staunch friends of every board but we shall not therefore decline to publish any fact or figure which may indicate that all is not rosy-hued or strictly straight.

—Items

Among the non-resident members of the Insurance Society of New York are—O. J. Beyfuss, San Francisco; E. M. David, Phoenix Arizona; Wm. Deans, San Francisco; A. B. Everts, Portland, Or.; A. K. Fiskien, Seattle, Wash.; Charles Harris, Los Angeles; A. H. and W. F. Hougard, San Francisco; J. B. Levison, San Francisco; L. M. McKinley, Phoenix, Ariz.; W. M. Patterson, Portland, Or.; Thomas H. Price and Geo. M. Ward, San Francisco; Wm. K. Withers, Los Angeles.

The Union Pacific Life of Portland reports a large increase of new business.

The Prudential of England (industrial) has paid \$2,000 war claims for \$8,500,000.

A real estate man informs me that the craze for auto-cars has seriously affected the business of home building and selling. The average family, generally poor, prefers to gad about the country in "our machine" and pay house rent rather than own a nice home and ride safely in electric and steam cars. Many men, whose vanity makes them buy and upkeep a car which they cannot afford, place mortgages on their homes. These facts may explain the extraordinary increase in insured dwellings and contents fires.

—No Apologies

The Coast Review never has to apologize for telling lies about mutuals, interinsurers, reciprocals and the like. We are too friendly to the Board, and have too high a regard for the truth and for our reputation, to give circulation to such falsehoods.

—Transferred to Salt Lake

Wm. E. Lawson, for five years district manager at Stockton, Cal., for the Pacific Mutual Life, has been transferred to Salt Lake City, where he will have offices as general agent for the company for Utah and Idaho. Mr. Lawson was for fifteen years a resident of Utah's capital city.

—Items

San Francisco banks broke the record in 1916 with a grand total of \$3,479,862,482 clearings. Compare this with 1908's total of \$1,757,141,800. Los Angeles's average monthly total, for a long time a little more than a third of that of San Francisco, has generally for some time past been a little less than a third.

Under policy issued under Workmen's Compensation Act to manufacturer and retailer of shoes, which made no reference to retail business, but obligated insurer to pay any compensation which become due, held, that the obligation of insurer was as broad as the act, and covered injuries to employees received in business of retailing shoes. — *In re Cox*, 114 N. E. 281.

On account of the high cost of living the National Surety has arranged to give "additional compensation" to many of its employees and in some cases to managers of branch offices who are paid a salary. The company now offers to extend this privilege to agents who are working upon a commission. When a man works on commission, of course, he is "in business for himself" and quite out of the realm of "employee" and "employer."

A lump sum bonus will be paid to the three commission general agents or salaried branch managers who have the greatest number of sub-agents in the 225 sub-agent bonus class, in proportion to the number of towns in their respective territories, with population of 1,000 or over (1910 census), ranging from \$200 to \$100.

CHIPS

—Another Underwriters

One of the large and successful American fire companies will organize an underwriters' agency before long. It is forced to do this by the competition of such annexes.

—Publisher's Notice

Every reader of the Coast Review gets all the insurance news. Nothing is suppressed. We now give rumors which seem bottomed on facts. Our Immediate Service costs little, but it insures immediate notice by mail, phone or wire.

—Died

Lumbard, Floyd M., formerly an employee of the California state insurance department under the civil service act, died in San Jose, January 14, aged 36. Mr. Lumbard was a very capable man, and was an accurate statistician. He held office under two administrations but the present insurance commissioner defied the civil service law and arbitrarily discharged him and other state employees, to give their jobs to others. The loss of his position, which he had worthily filled, hastened if it did not cause Mr. Lumbard's death.

—Illness

The long continued cold weather caused much illness, from which this office did not escape. The editor had la grippe, the book-keeper had appendicitis, the cashier disappeared, and the foreman and his friend were bitten by his dog Whitey which was mad at the time. He changed the dog's name to Bitumen, as it bit two men. This series of troubles has disturbed the tenor of this publication. Just now we prefer Florida.

—Fire Items

The arrival of a new and strong non-boarder is reported.

Portland, Or., Jan. 20.—Overheated stove in hallway of second floor of cheap wooden hotel in lower part of city burned today. Three lodgers were burned to death.

Seattle, Jan. 20.—The Grand opera house, Cherry st., was burned this morning. Adjoining property saved. Roof fell on firemen. Assistant fire chief killed; eight men hurt.

—Quaker Underwriters

The Pennsylvania Fire is now operating an "annex" or "underwriters' agency," which it names the Quaker City Underwriters Department of the Pennsylvania Fire Insurance Company.

—Cold Weather

The Pacific Coast has been afflicted with unusually cold weather this winter. This is notably true of California, where winter is expected to be a growing season for grass and grains. The ground has been too cold for seed sprouting and growth in the valleys and cultivated hills.

—Mrs. Quick Was Quick

Oakland, Cal., Jan. 6.—Mrs. A. R. Quick, 1821 Alice street, discovered, and single-handed fought, an oil fire in the basement of her home, last night, for fifteen strenuous minutes. When the fire department arrived the fire was out but the lady was in. From a defective pipe the oil had dripped and formed a big pool, which was ignited by a furnace fire.

—Decreasing Fire Losses

Portland, Oregon.—Per capita fire loss in 1916 was \$1.99; in 1915, \$4.33; in 1914, \$6.78. Much of this decrease is credited to Fire Marshal Stevens. A total of 416 special fire investigations were made by the arson squad last year. There were 13 false alarms last year, 28 in preceding year and 187 in 1914.

—The Days of Cold

California had the coldest December in twenty-nine years. There were heavy frosts, continuous cold north winds, and some snow, from Siskiyou to San Diego. Ice and icicles formed in San Francisco, where the temperature dropped to 32 above for several days. Of course the cold was more severe in the north coast and mountain states. Sickness and mortality were notably increased. Fire losses were normal.

—Boise, Id.

There was a meeting of the Insurance Federation of Idaho on January 15, 1917, at the Commercial Club, Boise. The Federation convened at 10 o'clock in the morning. The legislature has many insurance measures to consider at this session.

SEASON'S GREETINGS

This joy season the number and attractiveness of the substantial remembrances and the engraved and printed greetings and good wishes seem greater and exceeding as compared with previous years.

The Fireman's Fund's silver chain key-ring and name plate, with the company's rescue monogram and Christmas greetings, make a very acceptable and enduring and useful reminder of one of the leading fire insurance corporations of this country.

The compliments of the great Home Insurance Company of New York, one of the world's leaders, is embossed with leaves, on the silver handle of a very useful pocket knife, with an attachment with which it may be hung on a vest pocket chain.

The editor gives thanks for the many pretty personal cards addressed to him. Their happily phrased sentiments have made him feel young(er) and "chesty."

The Coast Review treasures the Christmas and New Year cards, as things of beauty in kind words and in artistic finish, and showing good taste by the donors.

Accompanied by the personal card of President Forest F. Dryden is the Prudential Ins. Co.'s deckle-edged, gilded octavo folder, with a view of the great home office building at dusk, with happy folks with packages in the foreground. In sincere camaraderie, in the fullness of the spirit of the season, the home office extends best wishes.

E. E. Clapp & Co. of New York, "the foremost general agency in the world," representing the Fidelity & Casualty as managers for New York, New Jersey, Massachusetts and Rhode Island, issue a handsome brass desk upright calendar and prone memoranda pad; also a 1917 diary book, morocco bound.

"Sam B. Stoy, Manager," ends the engraved old English text greetings and best wishes.

R. H. Magill, district manager for the Home in Alameda county, Cal., issues a handsome printed greeting, with pleasing sentiments, signed by himself. Gen. Magill is the oldest active insurance man on this Coast but his handwriting is as firm and straight as it was twenty years ago.

The Pacific department of the Liverpool & London & Globe issues a finely engraved season card with reproduced signatures of Manager R. P. Fabj and Assist. Manager Thos. H. Anderson.

The Hamburg-Bremen Fire, by United States Manager Kelsey, sends us a Santa Claus interlocking folder, with the old time Santy descending the chimney with his bag of gifts. Inside is an appropriate lecture, remembering the "hearers" of the special fire dangers of the holiday season.

The officers of the Metropolitan Life Ins. Co. expressed their cordial greetings on a card with an engraving of the world famous lofty tower and huge home office building in New York. The card is signed by Vice President George B. Scott, of the Pacific Coast head office in San Francisco.

The Pacific Mutual Life Ins. Co.'s card is in three colors, with a vignette of the handsome home office building and the trademark giant sequoiah.

E. E. Clabb & Co. of the Fidelity & Casualty Co., in a flying machine "above them all" cannot think of three more timely words than "Happy New Year."

Manager Frank M. Avery of the Fire Association issues a folder with engraved fac simile lines hoping our New Year will overflow with happiness. We are sure it will when the weather thaws out.

Other cards worthy of mention are those of—John A. Hougard, H. C. Muddox, Vulcan Fire, J. H. Richards, James H. de Veuve, and others.

That Old Maid Again

The Old Maid Insurance Company has come to life again. This time in Austria, where our young contemporaries have special wire facilities and a pull with the censors. Denmark should protest, for it is the home of the original Old Maid Ins. Co.

The Munich Reinsurance paid the same dividend as last year.

The Scottish Union & National is increasing in business and resources.

Fire offices in Great Britain are now covering riot and 'quake losses on household goods without extra charge.

The Fireman's Fund made all its head office staff the usual \$50 Christmas present to the married and \$25 to unmarried; and besides, presented everyone with an additional month's salary.

Present indications are that the receiver of the Pacific Coast Casualty Co. will pay only 3 or 4, or at most 5 cts. on the dollar of claims filed.

We refer to the California receiver and to the funds in this state. All books and funds remaining after reinsuring have been transferred to New York.

In the East and Middle West the insurance journals do not, and are not expected to, publish vicious and false attacks on mutuals and interinsurers—attacks which are often boomerangs because untrue and prejudiced, provoking counter attacks and possibly equally false.

Announcement that the Southern Pacific Company has adopted the plan of building all its wooden freight cars, such as box and flat cars, at its own shops and will make them from lumber produced along its lines, is made by President William Sproule.

Chairman Bruehl of the Mem. & Dist. Organ. Com. of the National Life Men says: "The Russell campaign is over; it struck a responsive chord; 29 associations secured 479 new members, an average of 17 for each association. If all had taken part, the result would have been nearer 2,000." The chairman sent out about 1,000 pieces of mail matter in all, and in addition, scores of personal letters. The chairman is sadly disappointed. He therefore asks, pleads,

demands many more new members this month.

The National Master Plumbers' Trust has been found guilty of breaking the Sherman law. There are 10,000 members. They boycotted any manufacturer who sold to non-members of their association. They have maintained a spy system. Members are being fined from \$50 to \$500 and costs.

A New Jersey court has ruled that an accident policy covered the death of a salesman on the torpedoed Lusitania passenger ship.

Los Angeles. — The home office department of the Pacific Mutual gave the agency force a seasonable banquet and dance. Addresses were made by President Cochran, Vice Pres. Johnson, Secretary Moore, and Manager Russell.

The Western States Life's new business declined somewhat in '16.

A California congressman has put before the lower house a bill to incorporate in the District of Columbia the National Association of Life Underwriters. This is a good ad.



VULCAN FIRE

Insurance Company

OF OAKLAND, CAL.

Capital,	\$500,000 00
Net Surplus,	428,526 90
Surplus to Policyholders,	928,526 90
Cash, Bonds and Secured Loans, 1,048,906 67	

Other Assets,	57,727 19
Total Assets,	1,106,633 86

J. F. CARLSTON, PRESIDENT

Underwriting Department

229 Sansome St., : San Francisco
 ARNOLD HODGKINSON, SECRETARY
 H. B. KEITH, MANAGER



San Francisco Streets

Market street is now light as day at all hours. The triple electric lights on high steel poles shed a light rivaling daylight. For some reason these high lights are called the "Path of Gold."

The Class A building covering a big square, being erected by the S. P. Ry., on Market street near the ferries, is exactly opposite California street. The 12-story front will present a shut-in view at the foot of California, as seen from the insurance and banking district. The 3-story brick building, formerly at one of the corners to be occupied by the railroad building, was lifted and transported about a block eastward.

California street is to have a new 10-story Class A building at the southeast corner of Montgomery. The American National Bank is the builder and future occupant. This is the old California Safe Deposit property and other shoe-string owners. Foundations are to be dug deep, to remove

all the old crooked germs, of Brown, Barnett, Deakum, et al.

Paul Kingston, one of the foremost city brokers, and Andrew Wilkie, the foremost building appraiser, have offices opposite, at 519 California street.

At the corner of Battery street is the handsome Newhall building. This firm represents marine companies.

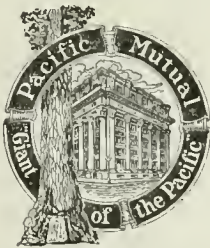
Let the Bondsman Decide

An officer of a large life insurance company recently made the statement that his company had learned from experience never to question the decision of a bonding concern as to an applicant for a surety bond.

He explained that years ago his company had occasionally interceded for a man whose bond was refused, and that almost without exception subsequent events proved the wisdom of the bonding company's first opinion. Now the insurance company's attitude is strict neutrality.—The Insurance Press.

POLICIES THAT SELL

ARE THE NEW POLICIES ISSUED BY THE
PACIFIC MUTUAL LIFE INSURANCE COMPANY



Founded 1868

Assets,
\$35,656,611 00
Capital and
Surplus,
\$4,504,807 00

BECAUSE THEY PAY DOUBLE IN CASE OF
DEATH AND CERTAIN LOSSES DUE TO
ACCIDENT. EVERY INSURER WHO HEARS
ABOUT THESE POLICIES WANTS ONE.

See for an Agency Contract in California—

KILGARIF & BEAVER, Inc.

Managers for
NORTHERN CALIFORNIA
Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Manager for
SOUTHERN CALIFORNIA
Pacific Mutual Bldg., Los Angeles

The Press

Dr. H. C. Martin, founder and publisher of *Rough Notes*, Indianapolis, died December 22, aged 83. He was an active insurance man for many years.

Many leading agents and brokers are subscribers to Best's publications.

A Review, of London, is surprised to learn from an equally surprised and ignorant American contemporary that the recent elections of new governors of states will mean the appointment of new state insurance commissioners. Some of my English cousins are slow.

A Tricky Press Man

Three years ago we had a controversy with the "Underwriters' Report" because of unfair attacks made by it upon a certain company and upon us for defending it from this defamation. Because of those attacks Piver was arrested and charged by the insurance company with criminal libel. Before the trial he pleaded guilty and paid a substantial fine. In an article in this paper we said that Piver had been indicted for criminal libel, had pleaded guilty and paid a fine.

In his issue of August 7, 1913, Piver said this:

"Having convicted himself of faking, Best next proceeds to establish himself as a liar with the following: 'Some years ago we exposed the falsity of a vicious and unprincipled attack upon this (insurance) company made by Piver in his paper, for which he was later indicted for criminal libel, to which he pleaded guilty' . . ."

Replying, Piver said: "Mr. Piver was never indicted for criminal libel, and therefore never pleaded guilty." This was mere juggling with the words "indictment" and "arrest." The laws of Washington, in which state he was arrested, do not require an indictment for criminal libel, but Piver was arrested, admitted the criminal libel and paid a substantial fine. Rather an interesting commentary upon Mr. Piver's charges of "faking" and lying!

Why this fellow is not only tolerated, but supported, by the advertisements and sub-

scriptions of insurance men and companies whose general reputation makes their endorsement of his contemptible sheet nothing short of amazing, is one of the puzzles of the insurance business. — Best's Insurance News.

Peace Soon!—A representative of a foreign reinsurance company stated to a representative of the Insurance Advocate of New York that within the past few days he had seen a letter written by an insurance manager in England, who is himself in touch with the foreign situation, and who is actively drilling for the army every week, in which he, the writer, expressed his opinion that peace would probably be patched up by the first of April.

Jules' restaurant on Market street is closed. Failure, with \$24,000 liabilities, as we hear. Jules was, long before the fire, the Viticultural, at Pine Leidesdorff, much patronized by insurance men.

Peace.—Lloyd's of London odds against peace within six months are 13 to 6.

The Sloane-Cosgrove brokerage firm has captured a big cotton line in Imperial Valley.

News from Arizona for a little seemed like reports from Mexico. But the conservatives are in control of both houses of the legislature.

Stockholders of the North America receive the regular 6 percent semi annual and an extra 4 percent dividend.

This country faces a wheat and flour famine this summer. Practice eating corn bread.

Special Agents' Account Books, monthly, bond paper, 10 cts a copy, 3 copies for 25 cents.

Wm. Sexton's "Fire Insurance." \$1.50 a Copy

FOR SALE AT A BARGAIN

Good corner in San Francisco's down town banking and insurance district, at a bargain. Fine light possibilities for an office-building. Good place for a bank.

For particulars apply to Manager Coast Review.

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1916) . \$10,873,210

NET SURPLUS, " . . 4,537,559

E. F. BEDDALL

President

N. S. BARTOW

Secretary

GEO. W. BURCHELL

Vice-President

Gross Assets ^{JAN. 1} 1916 \$119,399,530

Exclusively Fire Assets 52,857,075

Net Surplus - - 24,462,872

Losses Paid - - 287,726,461

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager

LIVERPOOL, ENGLAND



DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
San Francisco, Montreal.  Agencies in all principal Cities and Towns

ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING. SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston,
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, J. T. O'Brien, R. S. Folger,
B. Matt Evans, C. A. Luhrs (automobile).

Pacific Coast Department
324 Sansome Street, : San Francisco

Insurance Company of North America OF PHILADELPHIA

Assets, : : : \$20,838,450 21

Alliance Insurance Company OF PHILADELPHIA

Assets, : : : \$2,678,459 21

Yorkshire Insurance Company, Ltd., OF ENGLAND

U. S. Assets, : : : \$1,037,806 00

Northern Insurance Company OF NEW YORK

Assets, : : : \$1,521,500 00

FIRE INSURANCE

AUTOMOBILE INSURANCE

MOTOR BOAT INSURANCE

PARCEL POST and TOURIST BAGGAGE INSURANCE

JAMES C. JOHNSTON, Manager

J. K. HAMILTON, ASSIST. MANAGER

MCCLURE KELLY, ASSIST. MANAGER

FIRE

Victoria, B. C., Dec. 7.—Broad and View streets; owner and occupant, D. Spencer, Ltd., five-story brick department store; value of building \$150,000; insurance on same not stated; value of contents \$175,000; insurance on same, \$151,200; total loss, \$2,368. Cause, joists built into flue. American Lloyds, Factories, Factories Underwriters, Franklin, General, Ins. Co. of North America, Inter-Insurers Exchange, Merchants Fire, Minneapolis, Michigan Millers, National Benefit, National Union, New Zealand, Ocean Accident, Pennsylvania, Phila-Underwriters, Prov.-Washington, Reliance, Springfield, Westchester.—British Columbia Financial Times.

Placerville, Cal., is to have a siren fire alarm system.

A South Carolina bill provides for cotton in warehouse insurance up to \$100,000. This is what the politicians have really been after.

This week fire destroyed the electric plant and machinery of the Lagrange mine, in Trinity county, Cal., with a loss of \$10,000.

Seattle, January 17. — Harry B. Scholl, 24 years old, a featherweight boxer, surrendered here tonight to the police, telling them he had burned a house owned by his father in Sacramento, Cal., in 1914, so his parents could collect \$275 in insurance.

Chief Anderson of the Sacramento department says Schoell's father's barn was destroyed by fire three and a half years ago. It is thought the young man is trying to get a free passage home.

"The Largest Fire Insurance Company in America."

Organized 1853



ELBRIDGE G. SNOW, President

SAN FRANCISCO TEN YEARS AGO

TEN YEARS AGO "THE HOME OF NEW YORK" KEPT FAITH WITH ITS POLICYHOLDERS IN SAN FRANCISCO, AND WITH ITS AGENTS EVERYWHERE, IN CONFORMITY WITH ITS REPUTATION, BY PROMPTLY NOTIFYING ITS REPRESENTATIVES IN THE STRICKEN CITY THAT ALL LOSSES WOULD BE PAID IN FULL IMMEDIATELY ON ADJUSTMENT, AND THIS WAS DONE.

"THE HOME OF NEW YORK" STILL LEADS, WITH ASSETS LARGER THAN THOSE OF ANY OTHER FIRE INSURANCE COMPANY IN AMERICA.

All Branches of Fire and Allied Insurance

STRENGTH

REPUTATION

SERVICE

ROFF & SHEAHAN, General Agents

333 California Street

:

:

San Francisco

Freight Cars

There are about 2,500,000 freight cars in use in the United States, and with a comparison of records by a number of railroad presidents it is estimated that each car is in actual transit for less than two out of every twenty-four hours.

If there are, say, 25 box cars now in a train all belonging to different roads in interstate traffic that means that there are 25 different types of cars for the same function, which, in turn, means that it requires 25 different sets of drawings, patterns, templets and dies to produce these freight cars.

Then a freight car in interstate traffic, say one owned by the Santa Fe, frequently requires repairs on arrival at some distant terminal point like

Boston. It is frequently necessary to send to some of the shops of the system that owns it for repair parts, which may involve a month's delay, keeping the car idle during all this time.

It has been estimated by railroad experts that the life of the average modern type of freight car is now about 10 years, and by standardizing all cars in interstate commerce, repair parts could be kept in stock at all terminal points, thus making repairs cheap and easy and increasing their life.—Cottrell's Magazine.

Mother—Don't you think we'd better let Josephine take singing lessons?

Dad—Not while I own the adjoining houses.—Boston Transcript.

Fire

Automobile

Marine

COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$ 14,750,000
Paid-Up Capital	1,475,000
Total Cash Assets, Gold	59,256,504
Total Liabilities, including re-insurance reserve	49,292,061
Cash Surplus to Policyholders	9,964,423
Total Amount of Claims Paid	186,673,461

Assets in United States Held by Trustees, \$9,868,370

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.

San Francisco

E. T. NIEBLING, Manager

R. C. MEDCRAFT, Assistant Manager

FIRE

Seattle, Jan. 3. — Fire damaged brick garage at 915 East Pike.

Seattle, Jan. 1. — Fire damaged the McCormack brick at Second av. and James.

Vancouver, B. C., Jan. 5. — Warehouse of Wood, Vallonce & Leggett badly damaged; loss \$300,000, covered by insurance.

The Canadian Car & Foundry munition plant at Kingsland, N. J., went up with a bang, last week. The insurance was some \$2,500,000. The loss was \$10,000,000.

BUSINESS

Washington, D. C., Jan. 17. — A conference of the national defense committees of commercial organizations affiliated with the Chamber of Commerce of the United States and the National Chamber's Committee, of which Bascom Little, formerly president of the Cleveland Chamber of Commerce, is chairman, will be held in Washington the latter part of the month in connection with the fifth annual meeting of the National Chamber.

Batavia, Java, is 38 days from Portland, Ore., via London.

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS**. Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE---West Coast - San Francisco Life Building, San Francisco, Northwest corner
Pine and Leidesdorff Streets

ORGANIZED 1797

The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

Assets, Over **\$13,000,000.00**

Losses Paid, Over **\$100,000,000.00**

Pacific Department :

J. L. FULLER, Manager
FRANK L. HUNTER, Asst. Manager

234-236 Sansome Street
SAN FRANCISCO

THE LARGEST INDEPENDENT FIRE INSURANCE OFFICE ON THE PACIFIC COAST

AUTOMOBILE FIRE SPRINKLER LEAKAGE INSURANCE

PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY

Organized 1824

THE NEW BRUNSWICK FIRE INSURANCE COMPANY

Organized 1826

THE NORTH RIVER INSURANCE COMPANY

Organized 1822

MERCHANTS FIRE ASSURANCE CORPORATION

Organized 1910

NEW JERSEY FIRE INSURANCE COMPANY

Organized 1910

WM. W. ALVERSON, Manager

H. T. UNGEWITTER, Asst. Mgr.

374 PINE STREET, SAN FRANCISCO, CAL.

AUTOMOBILE DEPARTMENT

L. V. BENTLEY, SUPERINTENDENT

Special Agents—Portland: A. M. Lovelace, W. E. Helfrich; San Francisco: R. L. Ellis, T. B. Clarke;
Los Angeles: T. J. Keleher; Salt Lake City: W. T. Booth

**TERRITORY:—Alaska -- Arizona -- British Columbia -- Washington -- Oregon -- California -- Nevada
Utah -- Idaho -- Montana -- Hawaiian Islands.**

Insurance Placed Anywhere in the United States and Dominion of Canada

\$1 Per Bound

Back Volume

TWO VOLUMES (one year) IN ONE CLOTH
Bound back numbers of The

Coast Review

For Sale at \$2 per cloth-bound book. Four volumes between two covers, \$3. This is the **LAST CHANCE** for Students. 122 Halleck Street.

THE COAST REVIEW OFFERS

To Solicitors

From 15 to 50 Percent

Commission

For Its New and

Old Publications

Address The Publisher

122 Halleck St. San Francisco

One Per Cent Fatal

Industrial accidents in Pennsylvania during 1916 totaled 251,488, of which 2,587 resulted fatally.

Oregon's Preventable Fire Loss

Of the 1915 fire loss in Oregon, 51 percent was in the preventable classes. Of more than \$1,000,00 losses, 19.30 percent was strictly preventable, and 31.5 was partly preventable.

Long ago the merchant learned that in providing better surroundings they attracted better customers. Like beggars like. Neither the merchant nor

the manufacturer knows anything about psychology as a word, yet the merchant has been applying it for years and the manufacturer is beginning to apply it. Psychology is nothing more than a study of the habits and tendencies of the human mind. — Cottrell's.

It is asserted that the cost of living in England's large cities is less than the cost in this county. And we have no war!

Sacramento now claims 67,000 population.



ATLAS

Assurance Company
(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$ 3,082,719.99

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

OREGON

The legislature will pass a "bone dry" law.

S. B. 19 establishes a department of industrial insurance.

S. B. 21 consolidates the corporation and insurance departments. The present insurance commissioner will have charge. He will have a deputy at \$2,500 salary.

In his message Gov. Withycombe recommended the creation of the office of state fire marshal.

Oregon's governor is strong for a fire marshal, "to combat the increasing state-wide loss by fire."

The budget indicates a deficit of some \$720,000. The governor proposes to raise this money by additional inheritance and insurance taxes.

The law against the sale of tobacco in any form to anyone under 21 is being vigorously enforced. A number of tobacco sellers are under arrest for selling cigars to young men.

ARE YOU PLEASED?

IF NOT, SEE

US

POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
OCCIDENTAL LIFE INSURANCE CO.
OF CALIFORNIA

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$28,000,000

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.—V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets \$1,939,786.00

Liabilities in United States 1,163,164.00

Surplus \$776,622.00

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

ARIZONA

Tucson, Arizona, had its first snowy Christmas in thirty-two years.

NEVADA

Winnemucca, Dec. 29.—Seven build-

ings were burned yesterday, including three saloons and two restaurants. Fire started in the Eleete restaurant, by a Chinese lighting a kitchen fire with gasoline. Loss \$50,000, with some insurance.

FIRE**NIAGARA FIRE Insurance Company**

Assets, - \$7,502,873.00 Surplus to Policyholders, - \$3,387,433.00

DETROIT FIRE & MARINE Insurance Company

Assets, - \$2,274,403.00 Surplus to Policyholders, - \$1,533,737.00

NIAGARA - DETROIT UNDERWRITERS

Assets, - \$11,301,668.00 Surplus to Policyholders, - \$5,667,165.00

EDWIN PARRISH, Manager*Pacific Coast Department 334 Pine St., - San Francisco***AUTOMOBILE**

Live OPPORTUNITIES are OPEN
for AGENTS who CAN DELIVER

Men capable not only of writing applications
but of collecting the premiums, are always
welcome to our forces and can be advan-
tageously placed.

UNION MUTUAL LIFE
Insurance Company

PORTLAND, MAINE.

ARTHUR L. BATES, PresidentAddress **ALBERT E. AWDE, Supt. of Agencies**
7 W. Madison St., Chicago, Ill.**GEO. ELLIOTT HUNT, Manager**
Shreve Bldg., San Francisco**T. H. McAllis, Manager, Sherlock Bldg.,**
Portland, Ore.**P. B. Duren, Manager, Boston Block, Seattle,**
Wash.**J. E. Evans, Manager, Vancouver, B. C.****LIFE**

How much does the average solicitor
make out of group insurance?

The Philadelphia Order of Sparta is
insolvent.

GERMANIA**FIRE INSURANCE COMPANY,****NEW YORK.****ORGANIZED 1859.**

Statement, January 1, 1916.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,029,651 84
Liabilities - - - - -	3,920,295 68
Net Surplus, - - -	3,109,356 16
Surplus for Policyholders	4,109,356 16

HEAD OFFICE**Cor. William and Cedar Sts.****GENERAL**

Untied States Commissioner of Edu-
cation remarked recently in a public
address: "It is better that a girl be
taught to cook an egg right than to dig
Greek roots."

American Central INSURANCE COMPANY
of St. Louis

Established 1853

Assets, \$4,076,388 Surplus to Policyholders, \$2,037,306 Losses Paid, \$31,008,877

St. Paul F. & M. INSURANCE COMPANY
of St. Paul, Minn.

Established 1865

Assets, \$11,320,710 Surplus to Policyholders, \$4,899,457 Losses Paid, \$52,559,624

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

Mercantile F. & M. UNDERWRITERS
of St. Louis**Minnesota** UNDERWRITERS
of St. Paul

Assets \$4,076,388

Assets \$11,320,710

Surplus to Policyholders 2,037,306

Surplus to Policyholders 4,894,457

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers*Pacific Department*:—235 to 241 SANSOME STREET, SAN FRANCISCO.**Fire Association**

Organized 1817

Of PHILADELPHIA

Began on Coast 1873

Losses Paid in San Francisco in 1906, - - - \$1,835,930

Cash Assets, - \$9,372,162.82 Surplus to Policyholders, - \$3,182,04.94

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$30,210,613.03

Surplus to Policyholders, - \$12,182,024.94

Net Losses Paid in San Francisco in 1906. - - \$5,064,178.03

F. M. AVERY, Manager

Pacific Coast Department 242-244 Sansome Street, San Francisco

SPECIAL AGENTS:—C. L. BARSOTTI, T. F. O'GRADY, H. W. HOGAN, *San Francisco*;
GEO. F. STANIFORD, *Los Angeles*; SAM G. GORDON, *Seattle*; FRANK S. GLOVER, *Portland, Or.***IDAHO**

Valuations will probably increase \$50,000,000 this year, for taxation to meet loss of liquor license revenues.

WYOMING

This cowboy state will be in the fashion and vote on state-wide prohibition.

WASHINGTON

Walla Walla card rooms are to close, the bonding companies declining to assume the risk of broken rules.

Washington Preventable Fire Losses

Strictly preventable fire losses in Washington in 1915 amounted to 20.9 percent of the total, and partly preventable, 37.2, or 58.1 percent in the preventable class.

ACCIDENT

The Travelers announces for 1917 a six-months prize contest for new accident and health business, with a special dividend for the first quarter. Bonuses range from \$5 to \$50.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT | WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

BENJ. J. SMITH,
MANAGER

FRED'K S. DICK, Assistant Manager

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.

of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts

Incorporated 1849

Total Assets	\$ 11,695,373 60
Total Liabilities	9,114,706 97
Net Surplus	2,580,666 63

SURPLUS TO POLICYHOLDERS, \$5,080,666.63

NEWARK

Fire Ins. Co.

of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey

Incorporated 1811

Total Assets	\$ 2,153,768 00
Total Liabilities	1,222,152 00
Net Surplus	431,616 00

SURPLUS TO POLICYHOLDERS, \$931,616.00

150 Sansome Street,

: San Francisco

GEORGE W. DORNIN, Manager

JOHN C. DORNIN, Asst. Manager

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER	GEO. C. CODDING	L. B. ROGERS	J. E. CRANDALL	C. H. ANDERSON
	FRANK H. YOUNG	H. K. NOURSE		

Bangkok, Siam, is 41 days from Los Angeles.

Cape Town, South Africa, is 29 days from San Francisco.

The "Home Life"

The fifty-sixth annual statement of the Home Life Insurance Company, of which George E. Ide is President, presents a record of substantial benefits to its policyholders during the year and a solid growth in financial strength.

Assets increased to \$32,029,439.71 after paying to policyholders \$3,447,381, including dividends of

\$602,271

The insurance in force was increased by \$4,766,740, and is now

\$125,660,173

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital,	-	-	-	-	\$1,000,000.00
Surplus to Policyholders,	-	-	-	-	1,263,340.00
Assets,	-	-	-	-	4,195,444.00

DIXWELL DAVENPORT, Manager

Metropolitan Department,

San Francisco National Bank Bldg., 454 California Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
500 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.

HENRY G. GREEN, Oregon, British Columbia and
Western Washington, 722 White Bldg., Seattle

WM. P. CASSELL, Idaho, Montana and Eastern
Washington, 1231 Old Nat'l Bank Bldg. Spokane, Wn.

FIRE

The Georgia Home found five Southern states unprofitable in 1915 and has retired from them.

The Sacramento pumping plant capacity must be increased, before rates will be lowered in the newly annexed district, where dwelling losses are now usually total. Present rates, however, are lower than they are in Modesto, Petaluma and Palo Alto.

Sacramento Fire Department

The recent fire in Sacramento, it is asserted, was the worst in the city's experience. It proved that the fire department is weak in men and material. Chief Anderson says that the old engines of 1872 were handicaps. One broke down and the other could not furnish the required stream force. Instead of 76 firemen, 150 are needed. All the apparatus was at this fire and every piece was needed. Had another fire broken out at the same time, or even next day, the firemen, many disabled by ammonia fumes, would have been helpless.

BUSINESS

The federal Trade Commission, in a preliminary investigation, found that, leaving out of consideration the banking, railroad and public utilities corporations, and referring only to those that have to do with trade and industry, there were about 250,000 business corporations in the country. The astonishing thing is that in 1914, of this number 100,000 had no net income whatever, 90,000 made less than \$5,000 a year, while the remaining 60,000, the more successful ones, made \$5,000 a year and over.



Print Goods by Parcel Post

Send for Catalog

Phoenix Printing Company

122 Halleck St.,

San Francisco

ESTABLISHED 1894



INSURANCE CO.

HOME OFFICE
NORTHERN LIFE BLDG
SEATTLE
U. S. A.

*A WESTERN COMPANY
With "Western" Prestige*

INSURANCE IN FORCE
\$13,000,000.00

ASSETS
\$1,250,000.00

Combination "3 in 1" Policy Contracts, for Life, Accident and Health Insurance written in any Form—Life, Endowment or Term—having liberal Cash, Loan, Automatically Extended Insurance, and Permanent Disability features.

**GOOD AGENCY CONTRACTS to
RELIABLE "LIVE" INSURANCE MEN.**



**WE PLAN TO HELP OUR AGENTS
MORE THAN EVER IN 1917.**

BANKERS LIFE COMPANY, DES MOINES, IOWA.



The Prudential Now writes Group Insurance

in response to a well-defined demand.

The policy is planned to give Strong-as-Gibraltar-Protection, at low-cost, with up-to-date-features, such as annual dividends, payment of policy during life for total disability, and arrangements for military service.

It is a winner.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

FORREST F. DRYDEN, President.

Home Office, NEWARK, N. J.

Incorporated Under the Laws of the State of New Jersey

GENERAL

Sacramento papers are at the front with a campaign for all state offices and officials hereafter at the state capital. We will cheerfully spare the insurance commissioner.

Benjamin Franklin was born Jan. 17, 211 years ago. But the present Washington government has taken his face off the 1c stamps, though he was the father of the postoffice.

MONTANA**Compensation Denied—
Fell in Incinerator**

Helena, Mont., Dec. 26.—As Floyd Ulrich, who is believed to have been consumed in an incinerator at the Somers lumber mill at Somers, Aug. 2, is not positively known to be dead the Montana state accident board today refused to give his widow a lump sum payment of \$3,200, but have granted her \$10 a week for 400 weeks. After Ulrich, who was employed at the mill, disappeared on the date given, charred bones of a human being were found in the ashes from the incinerator and many circumstances indicated that he had fallen into the furnace and had been burned up.

Butte School Insurance

The board of school trustees of Butte, Mont., has resolved to arrange its insurance "on a more economical and equitable basis." It will cancel all insurance policies now held by the district and purchase all insurance in the future under the blanket policy plan.

A fire in a stove in Butte caused an explosion of the frozen water-back pipes. Windows were broken, and a baby was painfully burned.

Dillon, Dec. 26. — S. S. Caruthers lost his house on Dakota street last night by fire. The family had just moved out but left some furniture to be moved later. Fire was built in the kitchen stove yesterday and the house caught fire from this, it is thought. The firemen quickly arrived, but the water plug in that neighborhood had been rendered useless on account of freezing and before water could be se-

cured the fire had gained such headway that house and contents were destroyed.

Thermometer 25 below in many places in this state.

Montana's Preventable Fire Loss

Montana's fire loss in 1915, according to the National Board report, amounted to \$955,836, of which only 18.4 percent was strictly preventable. The amount partly preventable was 38.6 percent. In the preventable class, the percentage was 57.

CALIFORNIA**Electric Wiring Bad
In the Capital City**

Sacramento wiring in the older buildings is admittedly bad. The city electrician says the wiring in the business district is poor but that conditions are no worse than in other cities where there are many old buildings. A proposed ordinance requires all wires to be placed in conduits in the fire limits. Wiring satisfactory when the old buildings were erected has aged also, and should be repaired. It is reported that the Waterhouse & Lester fire was started by defective wiring. The engineer of the building, however, says the last wiring was done four months ago, by an electrician and by permit.

GENERAL**Wood Alcohol**

Pure wood alcohol is the only substance which can be converted commercially into formaldehyde, which is universally used for disinfection against such contagious diseases as smallpox, scarlet fever and tuberculosis.

GENERAL

Freak News

The I. W. W. rimer and murderer, Joseph Hillstrom, was hanged. His body was cremated. The ashes were shipt to San Jose, Cal., where they were sent up in small balloons and sifted over the valley. Cora Wilson, socialist candidate for congress, was the memorial speaker. She said she hoped the ashes would blaze when they came to earth. Surely, these I. W. W. devils are crazy.

A United States submarine ran aground at Eureka, Cal.—our submarines have a habit of getting stuck in

the mud. The navy department, instead of employing experienced salvage men and ships, ordered the protected cruiser Milwaukee to go there and save the submarine. The result, as might have been expected, was also the loss of the costly cruiser, which was drawn into the treacherous sands. There was cheap economy and a loss of millions. Of course, nobody is to blame.

Sacramento county jail just escaped a bad fire, when the automatic shutoff failed to work. Oil flowed into the boiler room and burst into flames. A trusty succeeded in shutting off the oil.

The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

SEMI-ANNUAL STATEMENT, JUNE 30, 1916

Assets	\$13,129,602 70
Liabilities	9,115,416 08
Capital	1,000,000 00
Surplus over all liabilities	3,014,186 62
Losses Paid to June 30, 1916	54,167,050 85

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage, Collision, Fire and Theft), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange,
 { San Francisco, Washington and Oregon—SEELEY & CO., 111 S. 10th
 { St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS---C. W. Rohrer, LOS ANGELES; Rod E. Smith, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; I. E. Johnsen, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

Pacific Branch—Southeast corner Sansome and Pine Sts., San Francisco

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH
(which are but a small part of total fire assets of the Company) **\$8,926,952.00****E. G. RICHARDS, Manager****W. S. BERDAN, Deputy Asst. Manager****GEORGE M. WARD, Resident Sec'y Local Dept.**

234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 501 Empire State Bldg., Spokane, Wash.,
E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith,
24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco.**AGENTS WANTED**

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye. They will pay you a handsome commission, too.

Scottish Union and National

*Insurance Company
Of Great Britain.*

Organized 1824,

**FIRE - LIGHTNING - TORNADO
AUTOMOBILE - SPRINKLER LEAKAGE****North American Branch:
Hartford, Conn.****JAMES H. BREWSTER
MANAGER.****FIELD REPRESENTATIVES:**FRED W. GASTON, Tacoma, Wash.,
Oregon, Washington, British Columbia.JOHN L. REAMS, State Agent,
706 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,
Montana and IdahoH. W. FORES, San Francisco, Cal.,
General Agent, California, Nevada, Arizona.**SAN FRANCISCO OFFICE:
201 Sansome Street***Twelfth Edition*—**PACIFIC FIRE MANUAL**—*Twelfth Edition*

WITH COLORED DIAGRAMS

WITH REVISED FIGURES

\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE**MUTUAL FIRE LEAFLETS INSERTED**

Single Copies, \$1.25

For Sale by Coast Review

122 Halleck St., San Francisco

FIRE

Preventable fires in California averaged \$26,340 a week or nearly \$4,000 a day last year, according to National Board figures. The preventable fires were one-tenth of the total property loss.

An Alabama local board demands a \$5 fee for small losses, as well as the graded commissions paid. Refused.

Oakland reports another house fire caused by an electric sad-iron.

ALASKA

Great and long continued prosperity is reported in Alaska. Mines and fisheries have been in successful operation full time. Merchants have done a good business in the coast and other towns. Prospects are good for 1917.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.

OF TORONTO (INCORPORATED 1851)

UNITED STATES ASSETS \$2,578,165.00

LIABILITIES IN UNITED STATES 1,524,276.00

Surplus **\$1,076,347.75**

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$20,000,000.00.

Svea Insurance Co.

of Gothenburg

Agricultural Insurance Co.

of Watertown, N. Y.

Globe & Rutgers Fire Ins. Co.

of New York, N. Y.

Hamilton Fire Insurance Co.

of New York, N. Y.

Globe Underwriters Agency

of New York, N. Y.

First National Fire Insurance Co.

of Washington, D. C.

Sea Insurance Co., Ltd.

of Liverpool, Eng.

EDWARD BROWN & SONS

GENERAL AGENTS

202 - 204 Sansome St., SAN FRANCISCO

22,000 EDITION

It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.25

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

BUSINESS

The government at Washington has cancelled the contract for three submarines at Long Beach, Cal. The works are picketed by union labor men. The government at San Francisco refused to protect non-union men at work on a city contract, denying the contractor police guards. He had to abandon the contract. Organized labor delivers its votes in blocks.

The price of paper has doubled. You see, it's this way. The soldiers of Europe are wearing paper clothes and paper collars, and are using paper napkins when they dine.

Germany has no permanent tariff commission.

It is possible that the expected slump has begun in the East. Thousands of munition workers are now out of employment.

The Goulds have never been good railroad men. The Western Pacific was foreclosed some time ago. Now Missouri Pacific and the Iron Mountain have been foreclosed.

Railroad building in the United States is becoming a lost art. The public won't lend the money—and the managers of existing roads can't make any money. Congress and the unions won't let 'em.

Letters to South America are 5 cts. per ounce or less weight.

The Pioneer German Fire Insurance Company in America



Hamburg-Bremen Fire Insurance Company

HAMBURG, GERMANY

Organized in 1854

Entered United States in 1858

Total Losses Paid in the United States, \$27,000,000

United States Branch : 123 William Street, - NEW YORK

H. N. KELSEY, Manager

AGENTS WANTED IN UNREPRESENTED POINTS

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President JOHN M. TAYLOR, Hartford, Conn.

Insurance in force, 100,411 Policies for - \$237,784,931.79

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1816, to Dec. 31, 1915	- - - - -	\$302,236,187.70
Total returned to Policyholders, as above noted, in same period	- - - - -	311,968,360.63
Excess of amount returned	- - - - -	9,732,172.93

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$35,000,000.00

A Successful Record of Nearly Two Hundred Years.

Losses Paid During That Time Exceed

\$230,000,000.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital paid up (Gold)	-	-	\$ 250,000 00
Cash Assets (Gold)	-	-	3,353,190 12
Net Surplus (Gold)	-	-	2,359,803 17
Bonds on deposit in the U. S.	-	-	399,500 00

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents

Since January, 1882

E. L. BARRY, Manager

320 California Street, San Francisco

[Babcock Building]

PHŒNIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

E. C. F. KNOWLES,

General Agent for Pacific Coast

MUNRO ENGLISH,

Assistant General Agent

222 SANSOME STREET

Security Building

(Entrance on Halleck Street)

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building

33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

Accident Policies

Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employes. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.

CHAS. J. OKELL & CO.

General Agents, - - San Francisco, Cal.

Royal Insurance Building

FIRES

Quebec Province.—Catholic cathedral and other buildings at Clarke City destroyed by fire Dec. 23. started by gasoline lamp explosion.

San Francisco.—The second mysterious attempt of an incendiary to burn down the home of M. Markotich, a motorman, at 1229 Nineteenth street, just before Christmas while his wife lay critically ill in bed, was frustrated. A neighbor, discovering smoke coming from the house, awakened Markotich. He found a dining room davenport in flames and a kitchen curtain afire. The house had been entered by an incendiary while he and his sick wife were asleep. Gus Danlson owns the property.

San Francisco, Jan. 1. — Defective flue or oil furnace caused much damage by fire to 3-story frame apartment house at 3d ave. and Cabrillo street.

Sacramento, December 22. — The Waterhouse & Lester 3-story building (J, 7th and 8th) destroyed by fire today. The damages are estimated at \$125,000. The fire chief and police chief at once ordered the tearing down of the walls.

The several stores below were badly damaged. The engineer of the building believes the fire was started by an electric wire near the elevator shaft.

Marin Co., Cal.—The old landmark, the Tocoloma hotel, together with four cottages, was burned December 26th. Loss \$8,000.

Vinton, Cal., Dec. 22.—Fire of unknown origin, starting in a vacant building at 9 o'clock last night, practically wiped out this town of Vinton,

in Sierra Valley. A blizzard was raging at the time, and the fire, fanned by a high wind, jumped half a block to Vinton Hall, and thence to the store of A. Roberti, adjoining. The Nevada-California-Oregon R. R. station and postoffice followed.

Hard work of volunteers saved the 3-story hotel of A. Canonica, across the street. The total loss is \$7,500, with no insurance. The town has no fire protection, and was doomed from the start.

Gasoline Explosion

Cedarville, Cal., Dec. 14. — House and barn of George C. Turner burned. Gasoline exploded while Turner was filling the auto-tank, in the evening, by the aid of a lighted lantern. He was burned to death.

According to a local paper, J. H. Norris, a San Francisco insurance broker living in Oakland, took an electric light bulb to bed with him and turned on the current to keep him warm. When the warmth became uncomfortable, he woke up and found the bed and house afire.

Lloyds of London \$160,000, Lloyds of N. Y. \$107,000, Hamilton of New York \$55,000, losses on wild oats plant in Ontario. Nearly all the insurance in non-tariff offices.

GENERAL

California has had a frost and snow spell, from north to Mexico. There was four feet of snow in the mountains of Fresno (raisin) county. In southern California the orange orchards had a coal oil stove burning in the midst of every four trees, night and day, to prevent frost bites.

ESTABLISHED 1873

Office of Edward E. Potter

General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND
TRIED

GLENS FALLS INSURANCE COMPANY

Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,212,525 00 UNDIVIDED Profits . . . \$2,319,300 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . . \$3,889,296 00 UNDIVIDED Profits . . . \$ 802,506 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . . \$1,893,309 00 UNDIVIDED Profits . . . \$ 432,560 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$6,565,223 00 UNDIVIDED Profits . . . \$2,720,038 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,053,576 00 UNDIVIDED Profits . . \$811,504 00

GERMAN - AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$1,080,978 00 UNDIVIDED Profits . . . \$173,718 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

JANUARY

A Useful Publication

In its 47th year

Federal Tax on Corporations

On the total net United States income for the year a tax of 2 percent, payable by every corporation or association or insurance company, domestic and foreign. Fraternal insurance lodge societies are exempt. Mutual banks and loan associations are exempt. Fire, hail and cyclone mutuals, with incomes from assessments and dues, are exempt.

Income Exempt from Federal Tax

Proceeds of life insurance policies paid to individual beneficiaries upon death of the insured; payments to insured under endowment or annuity contracts; values of property acquired by gift or descent; salaries of the present president; salaries of federal judges; salaries of all officers of a state or subdivision thereof.

Head of a family, or a married man, is exempt \$1,000 plus the regular exemption of \$3,000.

Partnerships are liable only for the individual members thereof.

Special Federal Taxes

Every joint stock company or association organized in the United States for profit and having a capital stock represented by shares, and every insurance company organized in the United States, must after January 1, 1917, pay to the federal government yearly a special tax of 50 cents for each \$1,000 of the fair value of its

capital stock. In estimating the value of capital stock the surplus and undivided profits must be included. An exemption of \$99,000 is allowed. Companies not transacting business in the preceding year are exempted. Payments under sec. 301 of title 3 are credited on this new tax.

Brokers—stock, notes, money or securities—must pay \$30. Ship-brokers, \$20. Custom-house brokers, \$10.

San Francisco's bonded indebtedness is \$45,000,000, of which \$41,000,000 bonds are unsold.

Chicago increases in population at the rate of 1,000 a week.

The Federal Reserve banks are paying 6 percent dividends

MARINE.—The Great Lakes business in 1916 yielded good results, with the usual premium total and with no excess of large losses. Steel repairs cost double as compared with 1914.

Copenhagen, Jan. 11.—Sweden lost 183 ships, aggregating 113,000 tons, last year, of which 100 were torpedoed with the loss of 27 lives. The report adds that during the same period Sweden built 81 ships, aggregating 47,000 tons.

It is a curious fact that the warring nations of Europe are using both alcohol and distilleries in the manufacture of explosives. Great Britain uses 85 percent of the products of its distilleries.

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1863

53rd YEAR

1916

FIRE

AUTOMOBILE

MARINE

Organized in 1863

Fireman's Fund

Insurance Company

Incorporated under the Laws of California.

401 California Street - San Francisco, Cal.

Company's Building

Capital, \$1,500,000.00 Assets, \$11,326,205.60

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VOL. 91
NO. 2

FEBRUARY
1917

SEE PAGE
.....

THE
Coast **INSURANCE**
Review
PROTECTION

An Insurance Journal and Directory
IN ITS FORTY-SIXTH YEAR

San Francisco: 122 Halleck Street

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South America, Japan, China and
Australasia

The Great Fire Insurance Company of the World
ASSETS IN UNITED STATES, - \$14,814,383.94



Established 1836

Entered U. S. 1848

The statement of the condition of the United States Branch on the 1st of January, 1917, in accordance with the laws of the State of New York, is as follows:

Assets	\$15,827,493.35
Liabilities	10,366,693.76
Surplus	\$5,460,745.59

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of . . . \$1,744,116
And INCREASE OF ASSETS in the same time of . . . 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$152,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852
In Company's New Building
444 California St., San Francisco

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THOS. H. ANDERSON, Asst. Manager
GEO. F. GUERRAZ, Deputy Asst. Manager

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FIRE

MARINE

CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS OVER \$40,000,000.00

LOSSES PAID TO DATE

OVER

\$177,000,000.00

|

PAID SAN FRANCISCO

CONFLAGRATION

\$6,000,000.00

PACIFIC DEPARTMENT

GERMAN
AMERICAN

PHOENIX
OF HARTFORD

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EQUITABLE FIRE & MARINE INSURANCE CO.

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Representing

The Mutual Life Insurance Company

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You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents, Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

Cancer Increasing

The percentage of reported cancer deaths in England and Wales is steadily increasing. The proportion of such deaths to total deaths, fifty years ago less than 2 percent, is now more than 7. It is said that this strange, cruel disease is increasing all over the world. Districts facing the sea have the larger percentages of deaths from cancer. Possibly, after all the talk of "cells gone wrong" it is a germ disease communicated by a fish diet.

The I. W. W.

Twelve members of the I. W. W. in Sydney were found guilty of conspiracy to set fires. A proposed law will make the I. W. W. and the like associations unlawful. The convicted

Workmen were sentenced to from five to fifteen years' imprisonment.

Sprinkler Leakage Losses

Freezing weather in the East and Middle West has frozen many sprinkler equipments, burst pipes, and caused serious leakage losses. Damage of \$2,000,000 is reported on the Saxon motor car plant.

"How are things?" the barber asked pleasantly of the shrinking man in the chair.

"Dull, very dull!"

And the knight of the razor looked for a moment as if he thought the remark was personal. — London Telegraph.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00**Net Surplus, 232,067 00****Total Assets, 1,064,323 00**

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W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

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**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,
and at the rate of "Dollar for Dollar."**

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THE COAST REVIEW

122 Halleck Street

San Francisco

Aircraft damage insurance in Germany is called "Fliegerschaeden Versicherung."

Athens is fifteen days from Seattle, Wash.

MARINE

Lloyds of London insured goods which were subsequently detained in Frankfort and Brussels because of the war. The goods (jewelry) unsold could not be returned. Defendants denied that any loss had occurred within the meaning of the policy, although it covered loss or damage or misfortune arising from any cause whatever. Kings Bench decision for plaintiff jewelers. Appeal. Rule: detention of goods in the circumstances does not establish a loss.

FIRE

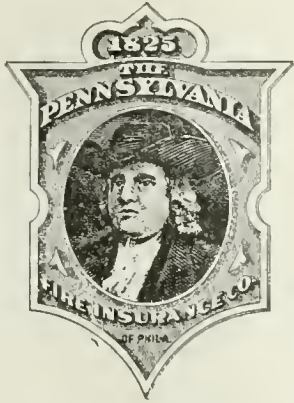
Ross, Cal., Feb. 5.—The old George Starr home a total loss tonight; \$6,000.

Pittsburg's big fire, in January, started in the basement of a 5 and 10 cent store, and extended to a department store and an opera house. Seventeen engines and 150 firemen fought the consuming flames for some sixteen hours. Some fifteen buildings were destroyed or damaged. The property loss was probably \$2,000,000 and the insurance loss about half that sum.

San Francisco, Feb. 6. — Fire destroyed \$10,000 worth of copra in warehouse of Pacific Oil & Lead Co., Third and Townsend sts.

The firemen of Ft. Bragg, Cal., complain of the entire absence of fire escapes in all the buildings which they may have to enter.

The First National Fire has retired from California, Oregon, Utah, Colorado, Tennessee, Georgia, Florida and Louisiana. The Automobile was the reinsurer. Next!



THE PENNSYLVANIA

FIRE INSURANCE COMPANY

of Philadelphia

Assets Jan. 1, 1916, \$8,251,407.44

Surplus to Policyholders

Jan. 1, 1916, 3,202,659.92

One of the Oldest and Strongest Fire Insurance Offices
in the United States

Pacific Coast Department:

244 Pine Street, - SAN FRANCISCO

R. W. OSBORN, Manager

S. P. MESICK, Superintendent of Agencies

F. J. AGNEW, " " "

SPECIAL AGENTS: A. C. McConnell C. V. McCarthy F. A. Lathrop

The Metropolitan Life Insurance Company

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

ACCIDENT

The Prudential Casualty is no more. We have long expected the disappearance of this company, by absorption or failure.

The Phoenix Mutual will write accident insurance also.

The Niagara Life now has \$250,000 capital.

AUTOMOBILE

Kerosene is not a safe liquid to put in an automobile radiator to keep the water from freezing. An Iowa City man was riding in his car when the kerosene which had been mixed with water in the radiator, exploded. The machine caught fire and its two occupants were severely burned. — The Spectator.

The Continental (Fire) Insurance Co.

Largest Capital and Largest Policyholders' Surplus

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Western Office
332 So. La Salle Street, Chicago

Fidelity-Phenix Fire Insurance Co.

A Strong American Company backed by Strong American Assets

Home Office
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Western Office
137 So. La Salle Street, Chicago

American Eagle Fire Insurance Co.

*Its Management is a Warranty of Prompt and Equitable
Settlement of Every Honest Claim*

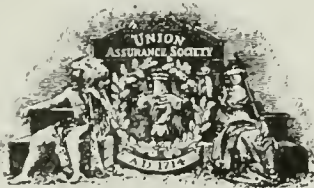
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HENRY EVANS, President

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Society Limited*

OF LONDON



Founded in 1714

*Law Union & Rock
Insurance Company, Ltd.*

OF LONDON



Founded in 1806

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Raymond C. Gillette, Spokane; Leigh H. Robins, Los Angeles.

THE COAST REVIEW

INSURANCE

FEBRUARY

A Useful Publication

In its 47th year

COMPENSATION

The foreman of a California county road-building gang was assaulted and seriously injured by a discharged laborer. The industrial accident commission awarded him \$1,275 damages.

WASHINGTON

Olympia, Jan. 29.—A one-horse legislature of fifteen members who shall meet annually is proposed in a bill by Senator Cornwell, which was introduced in the senate this morning.

Seattle, Jan. 30.—The failure of the Northern Bank & Trust and the German American Mercantile Bank of this city today has caused much excitement and a run on all banks having savings departments. Neither is a national bank.

The run is now over, confidence having been restored by the prompt payments of all demands.

The Tacoma gas company is in the hands of a receiver. It supplies four towns with gas. For two years this company has been unable to earn enough to pay interest on its indebtedness.

Seattle, Feb. 8. — Organized labor men threw a bomb on the roof of the Water Front Employers' Association building at Western avenue and Union street. The explosion caused a panic.

Seattle.—Rubbish long gathering on a wornout floor of a balcony of the Grand theater was fired by a match or

cigarette. A program eleven years old was found in the rubbish.

OREGON

Salem, Jan. 29.—The Oregon house of representatives today passed the bone dry absolute prohibition bill by a vote of 53 to 7. The measure now goes to the senate.

Oregon is now "bone dry," as far as shipments of beer, wine or strong drinks are concerned.

ARIZONA

The Arizona legislature has Coffee twice a day.

This state will enact a "redlight abatement" law like that of California.

FIRE

New York. — Sam Barkin, shirt-maker, was "sent up" for from two and a half to five and a half years because he kept locked the fire-escape door of his floor, whereby nine women and four men operatives were burned to death.

Hartford, Conn., January 30.—Fire of unknown origin early today destroyed the large department store of G. Fox & Co. and the Woolworth five and ten-cent store, causing a loss estimated from \$500,000 to \$1,000,000.

The Illinois insurance superintendent, whose days are numbered, says he will kill all underwriters' annexes. He refuses to issue licenses to their agents.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$7,584,515.59
Surplus as to
Policyholders
\$12,584,515.59



Cash Assets Now
\$24,730,602.67

Losses Paid
in
97 Years
\$150,705,780.00

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

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HARTFORD FIRE

Insurance Company

Chartered 1810



FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE

Assets, January 1, 1916, **\$28,277,827 42**

Surplus to Policyholders, **10,050,972 90**

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FEBRUARY, 1917

The Coast Review

INSURANCE

Subscription, \$3 a Year

In the 46th Year

Foreign, \$3.50

Volume 91

San Francisco, California, U. S. A.

Number two

Entered at San Francisco Postoffice as second-class mail matter

THE MONTH

Announcement made of the resignation of President Faymonville of the Fireman's Fund because of ill health.

The F. U. A. P. held a successful annual meeting in San Francisco. Program is printed on page 112.

The Pennsylvania Fire was purchased by North British & Mercantile interests. It will be continued with present officers and an increase of capital. It is not thought that agencies generally will be disturbed.

Life and fire and other companies' annual statements so far indicate general prosperity, increased assets and surplus funds and more new business.

The National Board of Fire Underwriters publishes a warning of the new fire hazards of electrical devices.

The Continental, Fidelity-Phenix and American Eagle are soon to have a Pacific department, in San Francisco, with A. A. Maloney, of the Chicago office, in charge as secretary, and A. P. Lange as assistant.

Business conditions and war possibilities appear to be promoting new life insurance business this year as well as last.

The probabilities are that notwithstanding the talk of largely increased fire losses the companies did much better in 1916 than in 1915.

The big American fire companies report long strides forward in assets. Foreign companies at home are doing well. Fire losses have fallen off.

Large gains in bank clearings and deposits are reported in about all the states of the Pacific West.

The Fireman's Fund has appointed a general agent for Texas.

Casualty people in San Francisco are amused by the case of Rose versus Frank.

INSURANCE IN THE HIGHEST COURTS

RECENT RULINGS

LIFE INSURERS IN COURT

Insurable Interest—

Living as Man and Wife

"Insurable interest" is dependent upon the relationship of the parties, which must be such as will justify a reasonable expectation of advantage, to the party obtaining the insurance, from the continuance of the insured life.

Where a man and woman live together as husband and wife, either has an insurable interest in the life of the other, irrespective of whether there is a valid marriage.

A policy taken out on the life of another, by one who pays all the premiums, is void unless the person taking it out has at that time an insurable interest in the life of the other. — *Western & Southern Life Ins. Co. v. Webster*, 189 S. W. 429.

Where a woman, living with a man as his wife under a formal but illegal marriage, had him procure a policy on his life containing a change of beneficiary clause and she paid the premiums therefor, a judgment annulling her marriage as void ab initio terminated her insurable interest in his life; Ky. St. as to property restored on divorce "from the bond of matrimony," not applying.—*Id.*

Where a woman, after the termination of her insurable interest by divorce, continued until his death to pay premiums on a policy on his life in which she had been beneficiary, she was entitled, on his death, to recover

only the premiums paid, with interest.—*Id.*

Agreement With Agent

By Insured Not Binding

An agreement between the father of a beneficiary of a life policy and an agent touching payments by father in case of prospective lapse, being beyond the powers of the agent, held not binding upon company, so as to estop it from asserting a subsequent forfeiture.

Right To Change Beneficiary

The beneficiary of a policy, which gives insured absolute right to change beneficiary, has no substantial right until after death of insured while policy is in force.—*Barbour v. Equitable Life Assur. Society of United States*, 161 N. Y. S. 469.

Wife's Right

Under Domestic Relations Law, §52, as to insurance on husband's life, the insurance money being paid to the widow under power given the insurer by the policy, she had it free from assignment of the policy by the husband to a creditor.—*Lukasik v. Czarzynski*, 162 N. Y. S. 1.

A wife, designated as beneficiary of life policies which reserved to insured right to change beneficiary, has no vested interest in such policies, though designation was assented to by insurer, which will prevent insured from subsequently changing beneficiary. — *Malone v. Cohn*, 236 F. 882.

Interest Default

Provisions of policy held to require a month's notice to assured before forfeiture for default in payment of interest, either upon a loan by premium note or on assignment of the policy.—*Mills v. National Life Ins. Co.*, 189 S. W. 691.

Where premium notes given by insured were payable on demand, but further provided that lapse of contract would be sufficient cause for cancellation without notice, the note was payable only on demand as long as the policy was kept alive, but on default it could be canceled without notice.—*Id.*

Extended Term

Under provisions of policy, where insured failed to pay a premium when due, being indebted to almost the full cash loan value of the policy, held that the policy lapsed and the extended term insurance could not take effect further than in the amount the difference between the indebtedness and the cash loan value would purchase.—*Id.*

—

Where Liability Is Denied

In an action upon a life policy, where insurer denies liability, the fact that notice of claim was not given and proofs of death furnished within 90 days after the death of the insured does not bar recovery.—*Dodge v. New York Life Ins. Co.*, 189 S. W. 609.

—

Cash Surrender Agreement

Where, under policy having at the time no cash surrender value, the insured agreed to accept a cash payment for surrender, immediate issuance of

the insurance company's check was a novation, precluding recovery on the policy, though insured died before delivery of the check.—*Lockwood v. New York Life Ins. Co.*, 161 N. Y. S. 700.

—
**Cancellation Because
Of False Statements**

An insurer cannot cancel a policy against objections of insured by declaring it canceled for false representations as to family history, occupation, residence, and use of intoxicants, and tendering back the premiums paid, in absence of provision in policy.

Incontestable Clause

Where policy provides that it shall be incontestable after two years from date of issue, such provision is not a waiver, but a condition.

Breach of warranty pleaded more than two years after date of issue is not a valid defense.

An insurer cannot cancel a policy for breaches of warranties in the application except with the consent of the insured and beneficiary, except as provided in the policy, unless proper legal action is taken before the policy by its terms becomes incontestable.

The incontestable provision is not a waiver, but a condition, and is sufficiently pleaded where a copy of the policy is attached to the petition as an exhibit.

Where the petition and evidence show a cause of action on a policy incontestable after two years from date of issue, and the only defense is breach of warranties pleaded more than two years after its date, the court should direct a verdict for plaintiff.—*Mutual Life Ins. Co. of New York v. Buford*, 160 p. 928.

MARINE INSURER IN COURT

Fireman's Fund Ins. Co. v. Globe Nav. Co. et al. 236 Fed. Reporter 618

Unseaworthiness—

Burden of Proof

As between owner and insurer, the burden of proving that a vessel is unseaworthy rests upon the insurer.

Where, on an authorized survey of a vessel before commencing a voyage, she was reported seaworthy and in good condition for the intended voyage, evidence of a very clear and convincing character is required to overcome such proofs and establish that her loss during the voyage was due to her unseaworthiness at its commencement.

Waiver of Forfeiture

It is a rule of the marine law of insurance that any forfeiture of a policy caused by a violation of its terms will be deemed waived by the insurer, if, after knowledge of the facts constituting such forfeiture, he treats the policy as obligatory.

Cause and Amount of Loss—

Burden of Proof

The burden of proving a loss, for a cause and to an amount for which the insurer is liable, is upon the insured,

Actual Total Loss

Where the hull and some parts of the apparel and equipment of a vessel, which became water-logged in a storm and was abandoned by her crew, were saved and brought into a port by salvors in a condition capable of being repaired at some cost, the vessel, as a vessel, was not destroyed, and there was not an actual total loss within the terms of an insurance policy.

Ambiguous Language

If a policy will fairly admit of two constructions, the one should be adopted which will indemnify the insured.

Construction of Contract

A provision, written on the margin of policy on a ship, that "This insurance is against total and (or) constructive total loss of vessel, including general average and (or) salvage charges, * * * " construed, and held not inconsistent with or to abrogate a clause of the policy providing that "the insured shall not have the right to abandon the vessel unless the amount which this company would be liable to pay under an adjustment as of partial loss for labor and materials (exclusive of salvage or general average expenses and the cost of funds) shall exceed half the amount hereby insured."

Right of Abandonment

An insured is not entitled to abandon a vessel as for a constructive total loss, under the "high probability" rule, where the policies contain a provision fixing the right to abandon on certain specified terms.

The right of an insured to abandon a vessel as for a constructive total loss must be determined by the situation of the vessel and the conditions existing at the time notice of abandonment is given.

"Collision Clause"—

"Running Down Clause"

An additional provision for insurance, on the margin of the policy, covering the contingency of a collision of the insured vessel with another vessel

and the liability of the insured for the injury to such other vessel, is known as the "collision clause," or the "running down" clause.

(The above case previously reported in the Coast Review as a news item.)

FIRE INSURERS IN COURT

Vendee in Possession

Policy proviso against change or alienation of interest is breached by contract of sale, where vendee is placed in possession.—73 Southern Reporter 466, Feb. 10, 1917.

Liable for Legal Expenses

Under provisions of employer's liability insurance policy, insurer, declining to defend suit after notice as required by policy, held liable to insured for his expenses in his successful defense of suit. — Southern States Fire Ins. Co. v. Hand-Jordan Co., 73 So. 578.

Could Not Recover

Also on a Fire Policy

Under Neb. Rev. St. 1913, where insured had obtained satisfaction under a tornado policy for the total destruction of a building, she was precluded from recovering on a fire policy covering the same building.—Brady v. State Ins. Co. of Nebraska, 160 N. W. 882.

Note for Premium

Where policy was issued for indivisible period of five years, for certain indivisible premium, that is, \$15 and a premium note for \$60, the note was as much a part of the consideration for insurance as the cash, so that

it could not be claimed that there was no consideration for the note.—Continental Ins. Co. of New York v. Phipps 190 S. W. 994.

Insolvency Puts on a Pro Rata Basis

Insolvency of insurer entitles policy holders to return premiums on the "pro rata" instead of the "short rate" basis.—Johnson v. Button, 91 S. E. 151.

Policyholders of an insolvent insurance company assigning their policies to an agent of it, he has the same rights as other policyholders as to return of premiums.—Id.

Agent's Commission Is All Earned

An insurance agent is not required to return part of his commission on insolvency of insurer.—Id.

Railroad's Responsibility A Question for Jury

In company's action against railroad to reimburse it for amount paid on fire policies, question whether road was responsible for fire that consumed insured's farm buildings held for jury.—160 N. W. 599.

In company's action against railroad to reimburse it for amount paid on fire policies, question of road's negligence in setting fire to farm buildings held for jury.—Id.

Mortgagees' Interest

Mortgagees of house covered by policy whose interest, though not in fact indorsed on the policy, regarded by equity as having been so indorsed, had an insurable interest and a cause of action against insurer after loss.—114 N. E. 763.

FIRE AND MARINE

Cancellation Clause in New York Standard Form

In a recent case the supreme court of Arizona passed on the cancellation clause in the New York standard form of policy, and ruled that the unearned premium must first be tendered to the insured. The federal and several state courts have ruled that it is not necessary to tender the unearned premium in order to effect a cancellation. A number of state supreme courts, however, continue to interpret the standard clause as making the tender of unearned premium a prerequisite of effective cancellation. It is for this reason that our Pacific Fire Manual still insists on such tender. But it is not necessary to make such tender on any form of policy in California.

The Arizona supreme court (Pacific Reporter of January 15, 1917, p. 684) says:

"Although the courts holding that no payment or tender is essential to a cancellation assert with a great deal of confidence that the contract is without ambiguity or doubt, still the fact remains that jurists of great learning, charged with the same solemn duty as they, have come to a different conclusion. It would seem that if the meaning of the contract was so clear, plain, and easily grasped and understood as is asserted by those courts holding that no tender or payment of the unearned premium is necessary, there would be no ground for misunderstanding. The mere fact that courts of equal eminence, learning and probity disagree as to the construc-

tion to be given the contract would seem to import inherent ambiguity and doubt."

Board Ratings Are Open and Above Board

Rates as made by the Board of Fire Underwriters of the Pacific are based on the individual fire risk and on the exposure hazards. The individual risk is physical, depending on construction and occupancy. The rate on contents is based on the character of such contents and on the use thereof, and also on the building and its hazard.

Rate making is simple and automatic in a way. There is a basis rate, with additions for "defects" in construction, occupation, adjacent properties, and fire protection. In simple words, the rates are based on the average loss experience of a similar class of risks with similar fire protection. There are credits for improvements, and penalties for the things that increase the fire hazard.

There is no mystery about it. Any property-owner will receive, on request, an explanation of just how his rate is made. The system of rate-making is fair; it is mathematical; it yields an average underwriting profit of three or four cents on the dollar, a profit that is added to the surplus to meet excessive losses in the future. Stockholders' dividends are paid out of interest earnings of invested funds.

The Riverside County Farmers Ins. Co. (California mutual) holds regular meetings in the small towns, near the farmers' homes.

Calistoga, Cal., merchants are supporting a plan for acquiring adequate fire apparatus.

The Fire Waste Problem Largely a Moral Question

Giving the Carpenters Work

A business man from a small Minnesota town whose integrity and upright intentions we will vouch for, writes us as follows:

"In recent years, we have burned all our old frame buildings on our business street at the expense of the insurance companies. How the fires started, I must say I do not know, but I know that in the last fire, our fire department did not do much to stop the fire. Even the fire engine refused to work, but I have reason to believe that the fire department refused to operate it. I believe it would be a good thing to have this matter investigated."

For such unruly conditions, public sentiment is largely to blame. When suspicious looking fires occur, the popular feeling, often expressed, is "The insurance companies should worry." We have paid them enough; let them pay their losses."

A common expression is often heard even among otherwise sensible business men—"another fellow selling out to the insurance companies." This is a misnomer. He is not selling out to the insurance companies. The fire bug simply robs the fire tax payers.

Recently, a juror, who with his fellow jurymen had voted to acquit a firebug, told a deputy fire marshal, "We knew he was guilty, but if we convicted him, how could he collect his insurance?" What a commentary on common sense and justice!

Lay a hard and fast hold on this fundamental fact—insurance companies only collect and distribute the fire tax, and the stockholders of these companies are bound to make a profit. The public pays all the fire losses. Hammer this fact home whenever the fire waste is under discussion.

Public sentiment should be so strongly crystalized against incendiarism that the state fire marshal could have the active co-operation of every property owner and the courts, in order to bring the firebugs to justice.

The main thing that directly concerns the fire tax payers is the reduction of the fire waste, and abolishing as far as possible the

"criminal ash heap." The fire tax can be reduced accordingly and very readily in the smaller cities and towns.

K. Neutson, Secretary,
Property Owners Federation, Inc.
Red Wing, Minn.

Ohio Farmers A Unique Organization

"The company with a soul" was the apt characterization of the Ohio Farmers voiced by Lurton H. Stubbs, the Cedar Rapids agent, at the annual meeting at the home office last week. Mr. Stubbs had been cataloging the many and various features in which the Ohio Farmers differ from most insurance companies, and summed them all up, crediting its relations with its employees, agents and policyholders and the family relation of the entire organization to the fact that it was one company which had a soul.

In many respects the Ohio Farmers Insurance Company is indeed a unique organization. Although the company is mutual in form, it issues only stock policies. It maintains its home office in the little village of Leroy, in which it was founded, several miles from a railroad and without any of the facilities which are usually regarded as essential by insurance companies doing a large business. The village not only has no railroad, but it has no telegraph office, no drug store, and perhaps stranger than all, no moving picture show. And yet in this little community it has developed a company with assets of over \$4,000,000 and a premium income of over \$2,000,000 a year.

The company's record is remarkable also in that it enjoys a premium income of over \$1,000,000 in its home state. This is by far the largest business of any company in the state, even among those of many times its assets. Its agencies in Ohio are usually on the county plan, and the representation of the company is regarded as so valuable that \$10,000 has been paid for an agency, and applicants often wait years for a chance to get a choice representation. The company protects the interests of its agents, and in case of death allows the family to continue the representation, or arranges a sale which fully protects their interests. — The Insurance Post.

FIREMAN'S FUND INSURANCE COMPANY

—

**Best Year In Its History—Assets and
Premiums and Surplus Make Large
Gains—Is Now a 13-Millionaire, with
Over \$5,176,000 Surplus to Policy-
Holders**

The year 1916 was a red-letter year in the history of the Fireman's Fund Insurance Company of California, agreeably distinguishing it among the fifty-three years since the organization in 1863. The special conditions affecting marine insurance produced an increase of nearly \$2,000,000 in the premium income of that department, making a gain of 54 percent. The fire premiums also made a good gain of \$268,081.

The total premiums of over \$10,000,000 had a loss ratio of only 47 percent, but of course the unearned reserve increased and the business thereby represented has some time to run yet. The directors, however, felt justified in rewarding the stockholders, who stood by the company in past troublous times, with a special 10 percent dividend in addition to the regular 4 percent quarterly dividend.

The company makes an annual statement showing \$13,445,954 gross assets, a gain of more than \$2,100,000; and a net surplus of \$3,676,192, a gain of \$1,011,488.

The recovery made by this company since the conflagration of 1906 is marvelous. The gains in business and resources may be accepted as evidence of the cordial esteem in which the Fireman's Fund is held by the insuring public, notably by large property-own-

ers, and by the local agents of the whole country.

All the officers were re-elected at the annual meeting in January.

Wright Appointed General Agent

On account of his increasing responsibilities, and the growth of the company's business, Mr. C. C. Wright, heretofore state agent of the Fireman's Fund Insurance Company, has been appointed general agent for Texas, and will handle not only the fire business, but also its automobile interests.

F. U. A. P. Affairs

This field men's association held its annual meeting in San Francisco this month. There was the usual varied and interested attendance. President W. Irving presided at the two days' meeting and at the evening banquet. Two of the papers read were illustrated. As the Proceedings will be issued from the press before April 1, and as field men only are interested therein, we have concluded to not print any of the papers hereafter. We have always felt that by publishing these long papers we were imposing on the average reader.

Walter P. Porep was elected president for the ensuing year. Mr. Porep is special agent for Edward Brown & Sons in the Northwest. He has been with this agency for many years.

Edwin Parrish was elected vice president. Mr. Parrish is Coast manager for the Niagara Fire, Detroit F. & M. and Niagara-Detroit Underwriters.

Of the twenty-nine charter members of this association, organized over forty years ago, only four survive. They are R. G. Brush, Robert Dickson, R. H. Magill and E. E. Potter.

Hartford. — Wm. F. Whittelsey has been elected marine vice president of the Aetna.

President Snow of the Home is enjoying February weather in Florida.

It is so easy for some of our contemporaries to publish sensational "news" wholly untrue—and afterward apologize.

**Summary of the
FIFTY-FOURTH ANNUAL STATEMENT
of the**

Firemans Fund

**Insurance Company of California
January 1, 1917**

ASSETS

Real Estate	\$ 449,000 00
Bonds Owned by Company	6,090,630 32
Stocks Owned by Company	771,543 00
Loans on Mortgages	1,403,450 00
Loans on Collaterals	239,200 00
Cash in Bank and Company's Offices	2,602,751 82
Premiums in Course of Collection and Premium Notes	1,767,823 80
All Other Assets	121,555 05
Total Assets	\$13,445,953 99

LIABILITIES

Losses in Process of Adjustment	1,476,022 78
Reinsurance Reserve	6,155,238 71
All Other Claims and Demands	428,500 00
Reserve for January Dividend	210,000 00
Capital Paid in Cash	1,500,000 00
NET SURPLUS	3,676,192 50
Total Liabilities	\$13,445,953 99

INCOME

Net Premiums—Fire	\$4,399,409 75
—Marine	5,629,931 00
Interests, Dividends, Rents	458,586 82
All Other Income	3,997 61
	\$10,491,925 18

EXPENDITURES

Net Losses Paid—Fire	\$2,150,642 54
—Marine	2,595,534 45
Dividends	240,000 00
Commission and Brokerage	1,806,509 97
Taxes and all Other Expenditures	1,747,349 10
	\$ 8,540,036 06

OFFICERS

BERNARD FAYMONVILLE, President

J. B. LEVISON, Vice President

LOUIS WEINMANN, Secretary

HERBERT P. BLANCHARD, Asst. Sec.

THOMAS M. GARDINER, Treasurer

JOHN S. FRENCH, Asst. Sec'y

A. W. FOLLANSBEE, Jr., Marine Sec'y

**Home Office: Company's Building, 401-407 California Street,
SAN FRANCISCO**

Financial

Statement of the University of Chicago
for the year ending June 30, 1900

The University of Chicago was organized in 1890, and since that time has been steadily increasing its resources. The following statement shows the financial condition of the University at the close of the year ending June 30, 1900.

The total assets of the University at the close of the year ending June 30, 1900, were \$1,000,000.00, and the total liabilities were \$1,000,000.00. The assets consisted of cash, real estate, and other property, and the liabilities consisted of accounts payable and other obligations.

The following table shows the assets and liabilities of the University at the close of the year ending June 30, 1900:

Assets: Cash, \$100,000.00; Real Estate, \$500,000.00; Other Property, \$400,000.00. Total, \$1,000,000.00.

Liabilities: Accounts Payable, \$100,000.00; Other Obligations, \$900,000.00. Total, \$1,000,000.00.

The following table shows the income and expenses of the University for the year ending June 30, 1900:

Income: Tuition, \$100,000.00; Gifts, \$50,000.00; Other, \$50,000.00. Total, \$200,000.00.

LIFE

Novel Twisting on Big Scale

"Twisting" in unique and dangerous form furnished the high lights for a sensational life insurance case brought this week before J. Denny O'Neil, insurance commissioner of Pennsylvania. John J. Reily, of "twisting" fame, played the star role, putting "the English" on up-to-the-minute policy substitutions.

Reily is charged with twisting \$200,000 of life insurance on the lives of Walter H. Rossmassler and Edward C. Rossmassler, prominent manufacturers of this city. As the statutes specifically prohibit "twisting," the revocation of Reily's license is asked for. The hearing on the case was first called for Tuesday, but on motion of Mr. Reily's counsel, Commissioner O'Neil deferred it until Thursday.

The insured carried \$200,000 of business insurance all on the twenty-payment life plan—\$150,000 in the Northwestern Mutual Life, issued in 1910, and \$50,000 in the New York Life, one-half of which was issued in 1906, and the balance in 1910. Reily, early in the transaction, took a long, fond look at these policies and naively suggested that by the procurement of "preferential rates" and with the adoption of his "ultra-select reclassification plan," he could replace this insurance to net the firm a cash saving in net outlay of \$50,514, during the next fifteen years. With an eye to business this looked good to the Rossmassler brothers, and accordingly, Mr. Reily last year induced them to drop their six-year-old policies with the Northwestern and the New York Life and replace the insurance with policies of \$300,000, Reily coolly walking away with a nice little premium check for \$7,200. The new insurances were divided \$75,000 in the Union Central Life (issued through its New York office); \$93,750 in the Connecticut General, and \$131,250 with the Travelers. The first two policies were on the ordinary life plan and the Travelers' policies were endowments, payable at age 80.—United States Review.

Reily has done what agents of the Northwestern Mutual have done for their own company in dealing with its policyholders. In this case, Reily enjoined secrecy, and told the insured there are two classes of risks, to wit, the rate book and the preferential, the latter given only to men in perfect health.

The Manhattan Life Statement

A complete statement of the Manhattan's business for the year 1916 was presented to the Board of directors at their regular meeting in January, and so pleased were the directors with the results of the year's work that a resolution was unanimously adopted, whereby the board congratulated and thanked the officers for the company's unusually good showing.

Taking the report of the New York state insurance department's recent examination as a basis, the Manhattan Life earned a greater rate of interest and made a very gratifying increase in surplus, though it paid out during the year over \$127,000 in dividends of all kinds. The company marked down assets in addition to the amount marked off by the New York department in its 1915 examination. The total mark-off as given in the disbursement column is greater than \$1,400,000, yet the general surplus of the company increased \$200,000 for the year, and the company further set aside \$50,000 as an asset fluctuation and general contingency fund.

P. B. Duren, general agent for the Union Mutual Life at Seattle has been elected president of the Puget Sound Life Underwriters' Association; and M. L. Baker, of the Northern Life, secretary.

After age 65 the members of the Royal Arcanum may retain their insurance at the rate of about \$8 per month per \$1,000—and may outlive the society.

The Bankers Life policy of accepting only preferred risks continues to be apparent in the favorable mortality of the company as shown in the death losses.

Association of Life Insurance Presidents

America First in Life Insurance

Figures are usually uninteresting. In this instance, however, their very magnitude compels attention and respect. They not only record the results of a great business as a business, but they sketch with accuracy a picture of the moral activities of our people, in comforting relief to the oft repeated charges of materialism and selfishness made against them. There is in force in the United States, on residents therein at the present time, over twenty billions of legal reserve life insurance. In contrast with this, the insurance in force on the lives of the people of Great Britain, Germany, France, Italy, Switzerland, Russia, Austro-Hungary, Denmark, Norway and Sweden, Japan, Australia, New Zealand and Chile, on the last available statistics, was less than sixteen and a half billions. Estimating liberally the insurance carried in countries not enumerated, it is apparent that the United States has more life insurance than is in force elsewhere on the globe. At the end of 1915 the actual insurance carried in American life insurance companies was twenty-two billions, seven hundred millions, but some of this is carried on citizens of foreign countries. In the ten years from 1905 to 1915 the insurance in force in American companies increased just short of ten billions of dollars. The increase now is at the rate of over a billion of insurance a year.

The per capita insurance in force at the end of 1905 in this country was \$159, at the end of last year it was \$227. In 1905 in England it was \$103, and at the end of 1913 it was \$162. Germany's per capita in 1905 was \$43, in 1914 it was \$60. France only increased its per capita from \$19 in 1906 to \$31 in 1912. Italy had \$6 in 1903, and by 1914 this had increased to but \$7 per person. So it is seen that compared with the other principal nations not only is our per capita much higher, but it had a steady annual increase over those countries in the years preceding the outbreak of the war.

It is to be noted also that while the population of this country increased during the

past ten years approximately twenty percent the insurance per capita increased approximately forty-three percent. During that time the increase in life insurance assets kept pace with the increase in our total national wealth, each increasing approximately ninety percent.

Today the assets of the American companies, consisting mainly of reserves held for ultimate distribution among the beneficiaries of policyholders, total over five billions, the companies of Great Britain have something in excess of two and a half billions, and those of Germany possess assets on the plus side of one and a half billions.

Now what is the significance of these figures? First and foremost it is that America leads the other nations of the world in the value which its people place on life insurance as an institution. In this it reflects what is happily one of the sterling qualities of our national character. The billions of assets of the American companies is the accumulated evidence of the desire of the citizens of this country to fulfill the obligations which by reason of ties of blood and family they conceive to be theirs. They represent in the main the efforts of the American man to provide for those of his kin for whom he is responsible, when he returns to the eternity from which he sprang. They may justly be cited to claim for this country an essentially higher civilization than exists elsewhere.

The successful teaching of the value of thrift, and the forcing of the habit of saving among us is the second great accomplishment the figures record. Starting with the humblest citizen, the industrial companies begin the process of educating the people that the insurance premium must be part of the weekly family budget. The habit once formed grows with increasing income, when intermediate and ordinary insurance of greater amount is taken to cover the larger needs. Compare the seventeen millions of industrial policies of ten years ago in this country, carrying insurance to the extent of two and one-third billions of dollars, with the thirty-three millions of such policies insuring for four and a half

billions of dollars today and an idea of this force can be gained. From the industrial policyholder of today comes the ordinary policyholder of tomorrow as circumstances change and the need for more insurance becomes apparent to the mind educated to appreciate it. So from the citizens of small income, through the better paid class of salary and wage-earners to the man in comfortable or luxurious circumstances, the whole field is covered. To all, however, is carried the same message—prepare!

Another meaning of the present status and size of the business we must not miss. America first means America efficient in life insurance. May I trespass upon the dignity of this occasion to suggest—three cheers for private enterprise! And for fear that such unseemly ebullition will be taken merely as an empty expression of sympathy with the criminal rich, I ask the dissenting critic to at least admit that here in America life insurance, under strictly private initiative and auspices, without the help of legal compulsion or of government subsidy, but with, however, a strict government regulation and sometimes interference, has grown into its great estate so that at the present time with less than a fifteenth of the population of the earth, it has more insurance in force than exists in the rest of the world put together. Whatever arguments there may be for a state owned and state-operated life insurance system, we cannot in settling the question overlook this one insistent, powerful and all significant fact.

Life insurance in this country owes its virility to the individual energy, unhindered by the blight of paternalism, of the men who have devoted their careers to its success. In it we have a happy blending of good business and practical philanthropy. Like the quality of mercy, "It blesseth him that gives and him that takes." Our executives may plan, actuaries construct, agents sell, financiers conserve and lawyers protect and all be recompensed for their labors, and while thus serving themselves they are engaged in extending and solidifying an institution whose very service is a promotion of happiness and in a special sense tends to elevate mankind.—From an address

by Alfred Hurrell, of the Prudential, at the meeting of Association of Life Insurance Presidents.

A Decade of Business Progress in Canada

That we may appreciate Canada's present position, a glance at her natural characteristics is desirable. A knowledge of her physical basis will assist us in understanding some of her problems and the nature of her progress.

The North American Continent is, roughly, in the form of an inverted triangle, with Canada forming the base, resting in and on the Arctic circle.

The first outstanding features which attract our attention are the mountain ranges in the East and West between which, broadly speaking, lies the great plain of North America stretching from the Gulf of Mexico to the Arctic Ocean.

Practically all the northern half of this continent is Canada, with an area estimated at 3,729,665 square miles, which is greater than that of the United States and Alaska, and not much less than that of all Europe.

The international boundary line west of the Lake of the Woods happens to coincide in the main with the watershed between Mississippi and Saskatchewan waters, so that all the interior or western continental plain of Canada, with a slight exception, drains either to the Atlantic by way of Hudson Bay or to the Arctic. This may be explained.

In glacial times there was a widespread depression of the country. Geologists attribute this to the action of ice upon the surface of the earth. In central and eastern Canada the general southward slope of the land was changed to a northward one, with the consequence that the northward retreating ice front formed a dam, impounding the waters formed by its melting and forming temporary lakes, some of immense area. The glaciers not only modified the soil conditions but they had a marked effect upon the drainage. Great deposits of debris filled up the old channels and depressions and ponded back the waters. New basins were gouged out. The result was the development of new watercourses

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marked by lakes, falls and rapids, making of Canada a country of lakes and water-powers.

As an outcome of better conditions in the field and in home offices, which were developing in fact long before the insurance investigation, our executives have had time to give more thought to plans for the betterment of policy contracts and the paying of dividends to policyholders. Contracts have been interpreted more liberally for many years, and claims have not been contested on technical grounds. Larger cash values, even exceeding those contained in old policy forms, have been allowed, and free or paid-up policies have been issued for more than was guaranteed many years ago when the insurance was first taken out.

The better companies now give to policyholders the benefit of the doubt, whether the point be one of contract or one of those questions of justice and equity which are always arising for decision in a large company. For instance, there was at the beginning of the decade a very strong tendency to treat as lapsed policies which could not technically be proven to be in force, but recently the automatic nonforfeiture clause has been made to apply (when requested by the assured) to old policies, thus preventing their technical lapse under terms of the old contract, and I believe that in most companies policies are generally considered in force so long as a margin of loan or cash value exists.

In tracing the influences which have been at work during the past ten years in bringing about these improvements in the conduct of the life insurance business in Canada, there can be no question that organized co-operation between the head offices of companies and agents had much to do with the abolition of wasteful practices. The Life Officers' Association, founded in 1894, had objects somewhat similar to the Life Presidents' Association, and one of its very earliest reforms was the banning of competitive literature, ratio comparisons, and mutual abuse. These reforms could not have been accomplished except by the companies in their association agreeing together to discontinue issuing unfair comparisons. We now see the folly of

that wasteful form of competition, and the loss which was sustained by agents spending their time villifying one another instead of working in co-operation to raise the general tone of the business and impressing the public with the value of life insurance.

In the past ten years our companies have made an increase in total assets of 170 percent and an increase in business in force of 109 percent. The almost trebling of our assets and doubling of insurance in force within this limited space is the greatest possible tribute to the improvement in methods to which I have referred. The fact that only four new companies entered the field during the decade, raising the total from twenty-two to twenty-six, indicates that it was this improvement rather than an increase in the number of companies operating which accounted for the better record.—From an Address by Herbert C. Cox at the recent meeting of the Association of Life Insurance Presidents.

Withdrawn Life Company Must Continue to Pay Premium Tax

The privilege to continue to re-insure in the state, by receiving renewal premiums from time to time as they mature or become due, is "doing business" in the state.—*Pittsburgh Life & Trust Co. v. Young*, 90 S. E. 568.

Such company must pay the state's premium tax, which is a license or franchise tax for the privilege of doing business.

Editor O. L. Jacobi of "The Northern Life" gives much of the January number to picturing and writing-up Washington towns. We read that the native oysters are about the size of a horse chestnut. Just the right size for an oyster cocktail, which a total abstainer, a lady, refuses to eat because "it must contain alcohol."

The business getters of the Oregon Life held their annual session last month. It was a successful affair and was followed by a banquet. We suggest an amendment to that verse on the program back. Instead of "The world needs the man who says 'I can'" let it read "who says 'I will.'"

SELLING LIFE INSURANCE

Bankers, Too, Need Life Insurance

What successful man can say he does not need life insurance? A few months ago we paid into the hands of a widow nearly eighty years old, \$4,000, and this was all that was left of a banker's estate. The man had been cashier and president of a large bank in Iowa for nearly forty years. Is there a man living who will say that this man was not a success during his active life? Yet his wife confesses with all confidence that all was gone except the life insurance. And with a heart full of gratitude she said to our agent while holding firmly to the draft: "A world full of thanks for this kind help, what would I do without it? Charity is kind but the spirit of independence is kinder. All is well with me now."

About five years ago the writer paid a death loss of \$6,000 on the life of a banker who had been an official in one of the first National Banks organized in the United States. No more patriotic or successful business man was known for miles around than he. He retired at age 75. After 45 years of success in the active walks of life he died from an infection of the brain at the age of 81 years. The \$6,000 life insurance proved to be his whole estate. His wife likewise was old and feeble. For a number of years they had been the constant care of a faithful son and daughter-in-law. The wife soon followed the husband in death. The \$6,000 was but small compensation to the son and daughter, who being dutiful children faithful to the end. Was not this banker a success?—T. P. Rogers, in *Bankers Life Bulletin*.

Why Not Try New Methods?

If in these years you have been in the business you are still the occasional producer it is evident you are still plodding on that dull old "yesterday's track" or you too would have made a greater gain. It's just

that you don't understand—it's just that in spite of your work and in spite of your belief in life insurance, you really don't appreciate, you don't discriminate, you don't have the vision of what it all means and of all you might do. You are becoming that dull, tiresome creature, a genuine plodder. Now you know this isn't necessary. You know as much about life insurance and you are as capable as the next man if you'd only square your shoulders, fill your lungs with ozone, get a little buoyancy in your step and strike out—get away from that dull old track. Make a new one. You can do it.

If your methods of former years have not helped you to advance fast enough, get new methods—yours are evidently wrong or you would have made greater gains. If we don't grow with the years, if we don't gain with experience, what's the use?

It's a good time to look back over the way we have come, to resolve to profit by mistakes and to learn where we are weak, what it is we lack that some other man has and which seems to enable him to get the business.

If you have been treading yesterday's track, become a pioneer, hew a path and blaze a trail, let the old ways that brought failure slough off and take on new habits, the new methods that promise better returns. Get into a new track if only by way of variety, make an adventure into something different. It will pay in a sharper interest, a new charm—in better business. Try it.—The Security Agent.

Starting Work Among Strangers

It is probable that nine out of every ten men who take up the rate book commence work by striving to insure close friends. One of our agents in a Middle Western city, whose record has been conspicuous ever since he entered the field about three years ago, contributes his success to having pursued an exactly opposite course. The possessor of a wide circle of friends and acquaintances throughout the state in which the agency was located, he had gone to an experienced general agent and presented this as the main reason why he should

obtain excellent results from the very beginning.

"My advice to you," was the general agent's reply, "is to leave your friends strictly alone for about two years, and to confine your entire attention during those first two years to total strangers. By that time your friends will know you as a successful life insurance man—not as a novice who is seeking to take advantage of a friendship to gain experience and to earn a livelihood—and you will find it far easier to solicit them successfully."

This timely advice was rigorously followed by the agent and when the two years had elapsed he commenced writing, with comparative ease, policies on friends who earlier might have turned him down completely, or else reluctantly have given him a much smaller line than they were capable of carrying.

Again, the agent who can start in on strangers and overcome all discouragements is in a far better way to succeed than is the agent who finds easy sailing at first among friends and then is compelled to seek new prospects outside the circle.—Mutual Life Points.

Your Job

Have you ever made an analytical survey of Your Job and your relation to it? Have you ever examined Your Job critically and in detail so as to get a clear conception of its possibilities and its requirements?

Whether your position be in the office or in the field, you will benefit greatly by putting Your Job under the microscope and bringing all its phases into plain view. You will probably realize that there is much more in it than you had imagined.

Having once made such a survey, establish the practice of repeating it at intervals of, say, three months. Open a sort of account with yourself under the head of "Myself and My Job." Enter the results of each examination with comments, and plans for running Your Job in the future.

Following are a few questions which it is suggested that you employ in making the proposed examination. Put them to your-

self seriously and think out the answers carefully and frankly.

Am I fit for My Job? If not, how can I make myself so?

Am I doing my work as well as I can and as much as I can, or only sufficiently to hold My Job?

Do I regard My Job as an opportunity or merely as a means of livelihood?

Am I bigger than My Job? If so, how can I make it big enough to fit me?

Do I regard My Job as a stepping stone to a higher one? Am I studying the other in relation to the one I hold?

Do I realize all the possibilities of My Job? Am I making it as productive as I might?

How can I make my work so interesting that it will be a real pleasure to do it?

In seeking honest answers to these questions other phases of the analysis will present themselves, you will find this survey of Your Job both interesting and profitable.—Forbes Lindsay, in Pacific Mutual News.

Riches Have Wings

Colonel Gains S. Hubbard of Chicago, once a wealthy man, died at the age of seventy-eight in a Chicago hospital. His father settled in Chicago in 1819 and was known in his day for his benefactions. Colonel Hubbard when taken ill, made application for entrance to St. Luke's Hospital and was admitted when it was found that his fortune was entirely gone.

William Wheeler Smith was at one time an eminent New York architect who owned a number of downtown office buildings. These buildings in their time were very remunerative and Mr. Smith acquired a large fortune and made a will leaving three millions to Columbia University at his death, and his widow was given \$700 a month during her lifetime, yet the widow died without an income and Columbia University received nothing.

John Claffin, former head of H. B. Claffin & Company, which failed in 1914 with liabilities of \$34,000,000, one of the most respected men in New York, voluntarily

surrendered his whole fortune to meet these liabilities.

Patrick Calhoun, a descendant of John Caldwell Calhoun, and formerly head of the traction system of San Francisco, accounted four years ago a very wealthy man, stated in court that his entire fortune had been swept away and that he had only a few dollars in his pocket.

The above cases show how little reliance can be placed on a private fortune. The only safe way is to arrange for a good portion of one's estate in life insurance, and a considerable part of that in the form of an annuity or old age income. — Travelers Agents' Record.

Another 75 Percent Reserve Investment Law

Oklahoma proposes to make all life companies invest in that state 75 percent of their reserves on Oklahoma business, a la Texas. This law will boom the home companies, as the others will retire.

Insurance Journals

Every insurance agent should subscribe to at least one of the periodicals devoted to his business. In every professional and technical vocation the class journal is considered an essential medium for keeping posted on progress and development. It is as necessary and valuable in our calling as in any other. It is not sufficient to command the loan of the publication. It should be owned so that a file may be retained or clippings transferred to a scrap-book.

Several insurance publications devote pages of each issue to articles of the highest practical value. A single paragraph may afford a suggestion from which a commission of a hundred dollars or more may be gained. The agent who ignores such aid deliberately deprives himself of many opportunities for increasing his business. It is a notable fact that the most successful life insurance agents are regular readers of life insurance journals. This is no more than saying that the most successful agents take advantage of all the means available for promoting their business. — Pacific Mutual News.

The Bankers Life Company

Nineteen-sixteen was the best and most prosperous year in the history of the Bankers Life Company. The year closed with a total of \$415,757,749 of insurance in force as compared with \$398,296,857 at the end of 1915. This is the greatest amount of insurance in force by any company west of the Mississippi river.

The gain in legal reserve insurance in force for the year was \$33,026,892 as compared with a gain of \$17,864,591 in 1915. The gain in admitted assets in 1916 was \$2,410,665; the gain in total income was \$921,650; the gain in securities on deposit with the Iowa insurance department as required by law in 1916 was \$1,513,010.

The total of death losses paid in 1916 was \$4,721,819. The total of death losses paid since the organization of the company is \$48,576,142.

The total paid to policyholders in 1916 was \$5,247,861.

The total of new insurance paid for in 1916 was \$45,743,850 as compared with \$32,032,937 in 1915.

The total value of property securing loans of the company is now \$100,751,937 as compared with \$88,679,976 at the end of 1915.

With a total annual income of nearly ten million dollars and total assets of over thirty millions dollars the Bankers Life Company continues to stand as the greatest financial institution in the state of Iowa.

Expert handling of the tremendous loan business of the company is shown in the fact that the company earned 5.47 percent on its mean invested assets even though 1916 was a year of unprecedented conditions from the standpoint of cheap and plentiful money due to the great influx of gold to America as a result of the world war.

The company also continued its enviable record for promptness in the payment of losses. In the year 1916 every death loss was paid on the same day that complete proofs of death were filed and in the entire history of the company during which over \$48,000,000 of losses have been paid, the records show that over 99½ percent of the total have been paid with the same promptness.

Pleading Without Repayment of Premiums

In action on insurance policy, defense that it was void because of fraud practiced by insured, may be pleaded without repaying or offering to repay premiums received by insurer.—*Columbian Nat. Life Ins. Co. v. Mulkey*, 91 S. E. 106.

Among the "melon men" who participated in the \$1,500 awarded by the Pacific Mutual Life in the recent Melon Contest were—

J. D. Bright, Silver City, N. M.; Tom J. Proctor, Santa Rosa, Cal.; E. K. Price, Sheridan, Wyo.; J. D. Adams, El Centro, Cal.; H. R. Link, Puente, Cal.; E. Peck, Los Angeles, Cal.; J. N. Kirk, San Francisco, Cal.; Thos. F. Cantwell, Los Angeles, Cal.; J. E. Sterling, Pomona, Cal.; R. B. Spencer, Marysville, Cal.; E. W. Brunner, Grand Junction, Colo.; L. Lerch, Sacramento, Cal.; E. A. White, Santa Ana, Cal.; W. W. Warner, Colorado Springs, Colo.; J. E. Buchanan, Rawlins, Wyo.; A. C. Haigler, Buckeye, Ariz.; B. A. O'Kelly, Long Beach, Cal.; L. G. Campbell, Oakland, Cal.; H. R. Hunter, San Francisco, Cal.; James Hanlon, Oakland, Cal.; Miss Flora Elder, Denver, Colo.; M. W. Cunningham, Denver, Colo.; W. H. Cuthbertson, Denver, Colo.; F. C. Long, Rocky Ford, Colo.; W. H. Van Leuven, Redlands, Cal.; J. O. Westervelt, Los Angeles, Cal.; Cora B. Fithian, Los Angeles, Cal.; Edmund Alexander, Santa Barbara, Cal.

At the annual meeting of the shareholders of the Oregon Life Ins. Co., A. L. Mills, Adolphe Wolfe, Louis G. Clarke, Wm. Pollman, C. F. Adams, W. P. Olds, Leo Friede, Jefferson Myers, A. H. Devers, H. L. Corbett, Jos. T. Peters, J. N. Teal, Geo. Stoddard, J. H. Booth and S. B. Barker, were chosen directors. The directors elected the following officers: A. L. Mills, president; Adolphe Wolfe, Louis G. Clarke and Wm. Pollman, vice presidents; C. F. Adams, treasurer; Sanford Smith, secretary; Dr. A. J. Giesy, medical director; Teal, Minor & Winfree, attorneys; C. S. Samuel, general manager; E. N. Strong, assistant manager. President Mills reported that the company

had done more business in 1916 than in any year since its organization.

Guarantees Stability of Business

A comparison that business men are not inclined to make, but one which may develop rather a surprising situation when they stop to work it out, is that of determining the proportion of fire insurance to the value of the property covered, and then putting beside it the amount of life insurance carried upon the individual who is the guiding power and the moving spirit in caring for all the business and the property covered by the fire policies. In most instances it is seen that the contingency of fire is far more amply covered than is the certainty of death of the head of the enterprise. Somehow realization is less keen on these matters than it is supposed to be, and the fact that this situation is more or less common is probably because the thoughts have never been forcefully and comparatively suggested, for the ordinary business man would be disinclined to admit that the real danger point, his own death, which must unquestionably occur, should be less firmly protected than the mere possibility of loss from fire.

Next to the protection of the home, life insurance's most efficient service is in the safeguarding of a business from losses that might arise through death of those in control of its affairs; and it is because efficient management is so essential to the welfare of any business and because the loss of the trained mind would work much injury, that the way is open for life insurance to guarantee to replace in all ways possible by finances the damage that might come to a corporation or a firm through the taking away of the brain-power that created the success.

In this field of opportunity life insurance has unlimited scope for the exercise of a distinct phase of usefulness. It provides a guarantee such as is nowhere else available. It gives added stability to any business, whatever it may be and however strong financially. It gives the finishing touch of security and dependability. — The Union Mutual.

The Cup Campaign—1916-1917

This campaign began with the fiscal year after the adjournment of the National Life Underwriters' Convention, September last. The council of the National Association of Life Underwriters then decided that our membership should be increased to 10,000 by the time the next convention meets in New Orleans, in September of 1917.

Allowing for a liberal lapse ratio we must register 5,965 new members.

In order to accomplish the desired result, it is therefore necessary to apportion a maximum quota to each local association. The quota has been fixed by one who has expert knowledge as to associations as well as local conditions, and although differences of opinion may exist, we trust that each association will enthusiastically accept and discharge its obligation in the same spirit in which a true life underwriter fearlessly meets and overcomes difficulties which oft seem insurmountable.

Respectfully,

W. A. R. Bruehl, Chairman,

Dist. Membership and Organization Com.

Cups are now held by the following local associations:

Northeastern District . . .	Rhode Island Association
Metropolitan District . . .	Central Penn. Association
Central District	St. Louis Association
Middle Eastern District . . .	Kanawha Association
Texas District	North Texas Association
Southeastern District . . .	North Carolina Association
Western District	Utah Association

Under the rules a local association must win a Cup three times to secure permanent ownership.

Each local association will be assigned a quota.

The local Association which secures the highest percent of its quota of new members prior to August 15th will be awarded the cup of its district.

Big Insolvency

It transpires that the Pension Mutual Life of Philadelphia has \$1,800,000 more liabilities than assets. The stockholders were paid unearned dividends for three years. The insolvent company had taken over three fraternal societies.

Bankers Life Men Pledge \$70,000,000 for 1917

The General Agents Club of the Bankers Life of Des Moines pledged \$70,000,000 of business for 1917 at the close of its second annual conference in Des Moines. The writing of \$70,000,000 of business will now be the fixed aim of the year for the entire field force. A year ago the same club pledged \$50,000,000 and at the end of the year the members had exceeded their pledge. The result is that the Bankers Life Company has written far in excess of \$150,000,000 of legal reserve business in the last five years. The leading general agencies of the company for the year 1916 were announced at the meeting. That of William Bacon at Dallas was first on the entire list with over \$6,000,000 of business and that of Cherry & Cherry at San Antonio second with nearly \$5,000,000 for the year. The eighteen million dollar agencies, together with the amounts written by each, are as follows: William Bacon, Dallas, \$6,287,000; Cherry & Cherry, San Antonio, \$4,703,110; C. A. Reed, Los Angeles, \$3,879,100; T. P. Rogers, Cedar Rapids, \$3,674,325; Minshall & Bell, Columbus, \$3,153,850; A. F. Smith, San Francisco, \$2,346,550; C. H. Rosenbaum, Des Moines, \$2,044,955; E. Storer, Indianapolis, \$1,800,350; J. W. Strong, Detroit, \$1,623,500; E. Dwiggin, Milwaukee, \$1,564,000; T. M. Watlington, Oklahoma City, \$1,447,797; De Forest Bowman, Chicago, \$1,439,150; Clark & Murrell, Pittsburgh, \$1,315,500; G. R. Craft, Cleveland, \$1,142,100; T. D. Samuels, Kentucky, \$1,116,782; J. W. Hogan, Wisconsin, \$1,092,700; E. K. Pentz, Kansas, \$1,009,750; A. T. Kirk, Butte, \$1,004,500.

The Pacific Mutual Life has instituted "Policyholders Month" as a regular institution. March is the month, and the agents feel authorized and invited to march right into the home or office of any of the company's policyholders, and offer information as to new benefits.

Although The Prudential writes insurance only in the United States and Canada, it has paid 1,184 war claims, for a total of \$364,000.

GENERAL

Severe Weather

What is declared to have been "the worst storm in forty-nine years" piled up snow on the railway tracks and cuts in the Rocky Mountains. Passenger trains were blocked for seventy-nine hours, on the Union Pacific. Freight traffic was blocked for eight days. Passenger trains slipped through after the rotaries and dynamite had cut through snow and blasted ice; and then the blockade began again. Five locomotives were behind one rotary snow plow. In Wyoming the blizzard lowered the temperature to 47 below zero.

Many years ago, about 1884, as Coast Review records show, U. S. Manager Litchfield came into our office in the old Halleck block and said he rather enjoyed the snow blockade on the Central Pacific up near Summit in California. He and his party were snow-bound for eight days, or 192 hours, which was a longer detention than that of January, 1917.

State Fire Insurance a Failure

We had some losses during the past two years. It was our good fortune, however, that none of our large risks burned. If, for instance, the main building of the Northern hospital for the insane, which we carry for \$666,000, had burned, instead of the Oshkosh Normal school, our deficit would be very large. The present condition of this fund after an experience of twelve years demonstrates, conclusively, that state insurance on the basis on which it has been carried is a failure.

I stated two years ago, and in the light of our experience since then I see no reason to change my mind, that we should discontinue this form of insurance because it affords no protection. The buildings belonging to the state that are subject to destruction by fire should be insured with regular insurance companies for precisely the same reason that private owners of property insure their buildings.—Gov. Phillipp, in his message to the Wisconsin Legislature.

Railway Fire Extinguishing

As a result of thorough drilling and instruction in fire fighting methods, together with the use of modern extinguishing apparatus, employees of the Pennsylvania Railroad System, in 1916, were enabled, by prompt action, to save more than \$14,000,000 worth of the company's property from destruction by the flames. This is shown by the annual report of fires extinguished, which has just been compiled by the insurance department, covering the lines both east and west of Pittsburgh.

Altogether, employees of the railroad extinguished 385 fires, during the year, before the arrival of the public fire companies. The total loss sustained in these fires was only \$16,437, while the value of the property endangered was \$14,526,481. The average loss sustained was a little more than one-tenth of one percent.

Regularly organized fire brigades among employees extinguished 90 fires, holding the total loss down to \$5,224. The property threatened was valued at \$7,527,732. One hundred and eleven fires were extinguished by individual

employees, the total loss being less than \$3,000, while the property at risk was valued at nearly \$2,230,000. Locomotive fire apparatus was instrumental in checking 23 fires at a total loss of \$1,200. Water casks and fire pails were used in putting out 92 fires with such promptness that the destruction amounted to less than \$1,500, although the property in danger was worth nearly \$2,200,000. Chemical extinguishers were utilized in checking 46 fires and keeping the loss down to \$1,300 on property valued in excess of \$1,000,000. High pressure fire lines, installed by the railroad upon its own property, were utilized in 8 fires, which were extinguished at a total loss of \$1,400 on property having a value of more than \$1,900,000. Chemical engines, tetra-chloride extinguishers, company fire hose and automatic sprinkler systems, installed by the railroad, played a part in the early checking of 15 other fires, in which a total loss of \$2,600 was sustained on property valued at \$550,000.

Seventy-eight fires occurring on the property of the Pennsylvania Railroad System last year were due to outside causes beyond the control of the management or its employees. Four were caused by burning adjacent rubbish; 31 resulted from railroad property becoming ignited by adjoining burning buildings; boys started two fires; burning brush caused one; 14 fires were of incendiary origin; 8 were due to lightning; one was caused by slaking line; and tramps started 17.

The total number of fires from all causes, which occurred on property of the Pennsylvania railroad system,

in 1916, was 840 or 189 less than in the preceding year. The total fire loss amounted to \$1,782,750, of which \$1,376,879 was due to two exceptionally large losses; the grain elevator at Canton, Baltimore, which burned June 13, 1916, and the elevator at Erie, which was destroyed on December 10, 1915. With these two exceptions, the experience was as favorable as in previous years in which the very low average fire loss of 8c per \$100 of value at risk was sustained.—Pennsylvania R. R. Report.

Believes President Should Have Power To Defeat Pork Barrel Riders

Washington, D. C., Jan. 26. — The Chamber of Commerce of the United States has gone on record by a large vote in favor of an amendment to the Constitution of the United States which would permit the President to approve or disapprove any specific items or provisions contained in any appropriation bill. This was accomplished by means of a referendum. It is said the proposed legislation which has been so strongly endorsed has for its main point of attack the lack of power of the chief executive to veto so-called "pork barrel" legislation.

As indicated by the preliminary count, Elliot H. Goodwin, general secretary of the National Chamber, said 1,195 votes favored the president's exercising independent judgment and 60 did not, each organization being allowed from one to ten votes according to its membership. Four hundred and seventy-five organizations participated in the balloting.

Increasing Bank Deposits In the Pacific West

Virtually all the states of the Pacific West report gains in commercial and savings bank deposits and depositors. This is notably true of California. Increased populations and higher prices stimulated by war conditions must be given the credit for these banking gains. Let us hope they are permanent.

Insurance News Is Mostly Trash

To the average casual reader much that passes for news in insurance papers is trash. It does not, cannot interest him, and very little if any of the "news" has any possible value. Too often this possible value is reduced to nothing because its truth is justly doubted. The reader notes exaggerations, corrections, retractions and apologies. Only the daily paper can now publish what is new, and no insurance journal can afford to appear as a daily. Having seen one dreary attempt to publish an insurance daily, we may be pardoned for hoping never to see another.

Tapped a River but Held Not Liable for Damages

The facts in *Jones v. California Development Company*, 160 Pacific Reporter, 823, briefly summarized, are as follows:

In past ages the Colorado river, flowing to the Gulf of California, deposited enormous quantities of silt, forming a barrier of land to the southward, leaving a depression to the north which, when the waters receded, became what was known as the Colorado

Desert, lying from 250 to 275 feet below the level of the sea. A portion of this, now bearing the name of "Imperial Valley," was crossed, or partially crossed by the Alamo and New rivers, flowing from depressions in which overflow waters of the Colorado collected at flood time, and passing northerly toward Salton Sink, but, for several years, losing themselves by seepage and evaporation before reaching their natural terminal. Through an engineering project much land of the so-called Imperial Valley was reclaimed, and, as said by the supreme court of California speaking by Judge Henshaw, was in verity made to blossom like the rose. Irrigated farms were laid out, towns sprang up, and a railroad was constructed. Then the tragedy came.

A development company, attempting to establish an additional irrigation project, failed to sufficiently guard against the power of the great Colorado river on tapping it, and it soon got beyond control, sending, in increasing quantities, its waters to the north over the Imperial Valley instead of through its natural channel southward to the gulf, until in the month of June, 1906, a little over two years after first breaking its barriers, it was thus discharging over 500,000 acre feet. The New river, which had originally been from 2 to 8 feet in depth and forty feet wide, became a gorge a thousand feet wide and from 70 to 100 feet in depth, extending back some 25 miles from the Salton Sink. In order to prevent utter destruction of certain improved lands and of the towns located in the valley,

the development company employed men to throw sticks of dynamite into the New river to clear away obstructions in the channel for the purpose of enabling the water to more rapidly erode it and escape in that direction. Their success in this undertaking was so great that the waters receded from plaintiff's land so rapidly as to cut it up by gullies.

The action is against the development company for these injuries. Plaintiff recovered judgment in the court below, but the supreme court holds that it cannot be sustained; that the circumstances were so unusual that ordinary principles of law governing rights as to surface waters are inapplicable; and that, as defendants seem to have acted in a reasonable manner under apprehension of the dangers as they then appeared, they cannot be held liable for damages.

The railroads of the United States, in a phenomenally prosperous year, made only 5 cts in the 100 for dividends and surplus, after paying only 2 cts for betterments.

January, 1917, in California was a month of fair and abnormally cold weather in all sections of the state. Killing frosts and freezing weather occurred with a frequency probably never before known in the state. The frosts caused some damage in all citrus fruit sections, but as yet, a reliable estimate of the loss has not been obtained. The precipitation in the northern portion of the state was considerably below the average for the month, while in the southern portion it was

normal or slightly above. The snowfall in the mountains was light and at the close of the month the amount on the ground was much less than usual at this season of the year.

An Accident

What is an accident, as defined by common sense? It is an unexpected, injurious, sudden, chance happening. We use the word "injurious" as referring to a person.

Accident policies should cover such accidents, if not in exact words, then in practice in the adjustment of claims.

Similar Accident Some Time Ago

Arcata, Cal., January 30.—A giant redwood tree fell across a down spruce tree on which a wood-chopper was standing. The unfortunate man was instantly killed. The redwood struck the butt of the tree on which he was standing, throwing him twenty feet high. He fell in a thicket and his heart was pierced.

The Vallejo, Cal., school board refuses to allow children drilled to "man" the fire hose in school houses. The board well says that in case of fire the building should be emptied of children as soon as possible.

France is considering the project of supervision of all reinsurances. It is believed that too much information about ships and buildings and values and trade secrets is conveyed by contracts of reinsurances abroad.

Four out of five applicants for enlistment in the United States army are rejected for physical defects.

Program of the Fire Underwriters Association of the Pacific's 41st Annual Meeting

Tuesday, Feb'y 6th, Morning Session, 10 a. m.

Organization exercises; Reports of Committees; President's Address.

Legislative Indigestion—Percy V. Long, assistant counsel of National Board.

Work of the Actuarial Bureau—W. E. Mallalieu, National Board, New York.

Afternoon Session, 2 p. m.—

Practical Inspection of Woodworkers—W. T. Burwell, special agent Geo. H. Tyson & Co.

The National Institute—Raymond E. Young, Board of Fire Underwriters.

Rating Schedules Here and Elsewhere—Geo. K. Harris, Washington Rating Bureau.

The Special Agent in His Various Relations—H. B. Tickner, special agent Fireman's Fund Insurance Co.

Wednesday, Feb. 7th, Morning Session 10 a. m.

Alaska and Its Development (illustrated) Percy Perry, special agent London Assurance Corporation.

Arson and the Moral Hazard (illustrated) H. A. Thornton.

Fire Waste and Its Prevention—Harry Simpson, superintendent agencies Curtis & Bailey.

Unprofitable Classes—Frank E. Stone, assistant general agent Wayman & Henry.

Afternoon Session, 2 p. m.—

Insurance Legislation—Geo. W. Cartwright, president Pacific National Insurance Co.

Uniform Forms—H. L. A. Bates, secretary Standard Forms Bureau.

Adjustments and Salvage—Calvert Meade, independent adjuster.

The Whaling Industry of the Pacific—John Noble, secretary Victoria (B.C.) Board of Underwriters.

Banquet, 7 p. m., Hotel St. Francis.

David Isaacs, "salvage" man, has sued in a San Francisco superior court his former partner, Harry C. Seynel, for \$100,000 alleged damages. Isaacs says his partner, over a year ago, filed suit against him for

dissolution of partnership and an accounting; and that later Seynel filed an involuntary petition in bankruptcy against him. This action affected Isaacs' credit "throughout the country."

Fire Association of Philadelphia, 100 Years Old, and Increased Capital

The stockholders of the Fire Association have approved the proposed increase of capital from \$750,000 to \$1,000,000. The new stock will be 5,000 shares, par value \$50, issued at the rate of one to three, at \$250.

Acreage of Chief Cities Of the Pacific West

San Francisco	26,632 acres
Oakland	31,612 "
Portland	32,748 "
Denver	37,028 "
Seattle	37,481 "
Los Angeles	216,272 "

The area of Los Angeles is larger than that of Greater New York, and is larger than that of New Orleans or Chicago.

President Snow of the Home was recently pleasantly reminded of his birthday, by the officers' presentation of a beautiful bouquet with a rose for every year. Mr. Snow and our Maj. Christensen are about the same age young.

The Occidental Fire is no more. The Arizona reinsured it.

St. Helena, Cal., is investigating modern fire apparatus.

Etna, Cal.—Hose Co. No. 1 gives a ball on February 22 to raise money for "more fire extinguishers."

State hail insurance was a failure last year in Saskatchewan. The loss ratio was 132 percent, and the province settled with the farmers at 42 cents on the dollar. North Dakota's state hail insurance fund was able to pay only 30 cents on the dollar. However, the officeholders will manage to hang on to this new state insurance graft.

October and November Embezzlements

Press notices and dispatches, as collated by the bonding department of the Fidelity & Casualty Co. of New York, indicate, for the months of October and November, 1916, the following defalcations:

	Oct., 1916	Nov., 1916
Banks and trust companies	\$218,984	\$147,931
Beneficial associations		10,866
Public service	9,927	3,894
General business	103,692	146,019
Insurance Companies	15	
Transportation companies	9,929	
Miscellaneous	201,355	6,179
Totals	\$543,902	\$314,889

Personal

Wm. B. Clark, president of the Aetna Insurance Co., began insurance work sixty years ago, at the age of 16, with the Phoenix, of which, at age 22, he became secretary. In 1867 he was appointed assistant secretary of the Aetna. In 1888 he was elected vice president, and in 1892 he succeeded C. J. Hendee as president. In November of this year he will have served the company as president a quarter-century. President Clark has been, with the Aetna, a great conservative influence in American fire underwriting. He has seen, as president, his company advance 26-fold in premiums, and from less than ten million assets to more than twenty-five million.

Arizona suffers extra losses from preventable fires caused by electricity and defective chimneys and flues. This is equally true of Montana. New Mexico's record is by the far the worst in the percentage of preventable fires from defective chimneys and flues, losses being 25 percent of the total. Nevada preventable chimney fires are large.

War marine risks are again aviating.

Nevada leads in the proportion of strictly preventable fires. It is nearly half the total.

The Pacific Mutual News of February 1 is pictorially and editorially much given to New Orleans. But the editor doesn't tell us the correct pronunciation.

Extra Dividends

The Western Union Tel. paid an extra dividend.

The Insurance Company of North America paid an extra dividend.

The Fireman's Fund paid an extra dividend.

Marine

The Indemnity Marine, it is probable, will pass to the ownership of the Northern.

The sale of the Reliance to the Guardian may not be approved by the authorities.

Died

Antonio V. Fatjo, a well known, old time local agent at Santa Clara, Cal., died February 6th.

The Home of New York now has \$40,000,000 assets.

T. H. Williams was presented with a gold match-box, suitably engraved, by the associated members of the Fire Underwriters Association of the Pacific.

The Mutual Life reached its limit in 1916. This is a splendid record, accomplished by the good work and loyalty of its agents.

Sacramento.—Some of the chiefest insurance bills may die in committee. The capital air has long been unfavorable.

Pacific Fire Manual, cloth bound, colored diagrams, mutual supplements, \$1 at office of Coast Review.

The Occidental Life of Los Angeles had a very favorable mortality last year on policies less than a year old. The actual to expected deaths was only 20 percent.

The Northern Life of Seattle will establish a permanent agency in Juneau, Alaska.

Nearly whenever you read Coast insurance news in any Eastern print it is not so.

Sexton's 50 Years of Fire Insurance, \$1.50, flexible cloth, at office of Coast Review.

COMMERCIAL UNION ASSURANCE COMPANY

This great British company has \$112,173,130 assets. The life department has \$74,591,535 of this total, leaving \$67,581,595 assets belonging to the fire, marine, etc., branch.

The capital paid up is \$1,475,000; the subscribed but uncalled capital is \$13,275,000. The investment reserve and contingency fund is \$4,000,000. The fire insurance fund is nearly \$20,000,000. The marine insurance fund is over \$6,000,000. The cash surplus is over \$11,000,000.

Fire premium income, in the year of last record, was \$18,779,455; marine premium income, \$3,798,955; fire and marine, \$22,578,410. Underwriting profits were made in both departments. Altogether, exclusive of the life and leasehold departments the Commercial Union's premium income total was \$36,620,645.

The Pacific department, under Manager E. T. Niebling, writes a large and increasing business for the Commercial Union and the Palatine, with a low average loss ratio. Including \$154,000 reinsured business, the total office premiums were over \$826,000 in the year under review.

New Publications

L. & L. Rating Sytsem (fire), by A. E. Larter and W. S. Lemmon, 84 William street, New York. This is a book of about 100 pages. The System is designed to effect standardization of fire insurance rating, based upon an analysis of conditions contributing to the fire loss. This is the new edition of January, 1917. The copyright is held by a member of the underwriters' committee. Criticism is invited from all who are interested.

Proceedings of the Tenth Annual Meeting of the Association of Life Insurance Presidents; 194 pages; 16 pages of index. This is an interesting and instructive book for any man's library. We print elsewhere samples of the contents.

A Sickness Survey of Boston. A pamphlet by the Metropolitan Life, prepared by Messrs. Frankel and Dublin, officials of the

company. Close to 2 percent of the population were sick; 90 percent of the sick were unable to work; 73 percent received medical attention.

"Law and Order in San Francisco; a Beginning." Issued by the Chamber of Commerce. Deals with the acts of violence by organized labor, with numerous examples of injuries and death, and damage to property and business; this pamphlet deserves and will receive a wide circulation among law-abiding people.

Mutual Fire Insurance

Mutual fire insurance companies are by no means unreliable because they are mutual, but because the state has in most cases made them so by permitting them to organize and do business upon a basis that affords no real surety to their policyholders as it does to joint stock companies by compelling them to maintain an adequate reinsurance reserve. In most instances the state is entirely at fault for the bad reputation of the mutuals by its prejudicial legislation that allows them to operate under very slight restrictions and no reinsurance reserves while it compels, as it should, joint stock companies to submit to many restrictions and the maintenance of a fund that at all times is entirely adequate to reinsure all their policyholders when a company decides to wind up its affairs. The results of this class legislation have been very bad for the mutuals that have so largely discarded the idea of providing reserve funds.—Rough Notes.

The Equity Mutual Fire of Sioux City, Ia., is behind \$22,000 in the payment of fire loss claims. The Iowa insurance department has ordered this mutual to levy an assessment, and pay up or shut up. Iowans living in southern California have been insuring in this unauthorized concern because of its cheapness; and now they are squealing.

We would like to exchange with about 50 leading Coast weeklies who would like to discuss insurance intelligently on occasion.

CHIPS

—Publisher's Notice

The Coast Review did not lower the subscription price when the price of paper went down and down. It will not now raise the subscription price when the paper price has gone up and up.

—Automobile Accident

In Montana, on a grade, a woman in the front seat, alarmed, "grabbed the reins." That is, she seized the steering wheel of the automobile, and turned it the wrong way. The machine plunged over the bank. The woman and her husband were "pinned" under overturned machine and will die.

—Caddy a Club Employee

The California supreme court has decided that a caddy—carrier of clubs—bag—is not a servant but is an employee of the golf club. The industrial accident commission, in this case, found the club liable for damages. The caddy leaned against a bridge rail, and the rail giving way he fell backward and was injured.

—Rights of Aliens

Washington, Feb. 8.—A formal statement, giving assurances that the government has no intention of seizing bank deposits or other property belonging to any foreign subject—even in the eventuality of war—was issued by the state department today with the approval of President Wilson.

—Life

The Sacramento lodge of the Fraternal Brotherhood announces an organization to compel Ins. Com. Phelps to give out the result of his department's investigation of alleged graft by the supreme officers. Why not?

Los Angeles.—The two factions of the Fraternal Brotherhood are enjoying a hot fight. The lady president has won over the California insurance commissioner to her side. The department's actuary does not think well of the society's finances. The secretary has been trying to carry out the recommendations of another state's insurance department. The Fraternal Killenny fight will not make more Fraternal kittens.

—Promoters

Where, in order to comply with (Ind.) St. 1908, the promoters of an insurance company deposited \$25,000 for account of company and later company in good faith paid back a portion of money, held that receiver could not, in behalf of corporation, recover such payments on ground that transaction was ultra vires.—Welliver v. Coate, 114 N. E. 775.

—Surety

Seems to have a hard time to keep anybody in charge of the San Francisco office, does the American Surety.

—Items

The state bank examiner has closed four Seattle banks, some of them carrying municipal funds. One of the closed banks is said to be in a bad condition.

Among other reforms, the California legislature is expecting to take some action toward abolishing the corset and the derby hat. Possessing a friendly climate, California is bound to do everything it can to make the people comfortable.—Seattle Post Intelligencer.

A well known San Francisco surgeon, defendant, must pay a patient \$5,000 and her husband \$10,000 damages, if the higher court sustains the award of the jury. The surgeon is charged with leaving a sponge in the body after a surgical operation.

The number of persons killed at grade crossings and while trespassing on railway property in the United States is about 6,000 annually. This is 60 percent of all the fatal accidents which occur on our railways. It is double the number of passengers and employees killed.

The Boston Manufacturers Mutual Fire Ins. Co. in a recent report showed the average loss per \$100 written in nineteen years was 5.09 cents. The average yearly return premium deposit was 90.35 percent. The average last year was 92 percent. This company writes only sprinklered first class risks, thoroughly and frequently inspected, and conforming to the strictest regulations as to construction, care and cleanliness.

CHRISTENSEN & GOODWIN GENERAL AGENCY

One of the oldest general agencies on this Coast is that of Christensen & Goodwin. It is among the leaders in premium income, and occupies two floors, each with a frontage of fifty feet.

The companies represented are the American Central and the St. Paul F. & M., both long established, and each strong in capital and surplus. The former writes \$1,000,000 and the latter \$8,000,000 premiums yearly.

Both companies have an underwriters' annex, the Mercantile F. & M. and the Minnesota Underwriters, backed by the resources of the parent company.

A plate glass company is also represented, the Lloyds, an old New York stock company.

Mutuals Which Failed in 1916

Central Mutual, Lebanon, Pa.

Columbia Mutual, Boston.

Commonwealth Mutual, Boston.

Cosmopolitan Mutual, Boston.

Farmers' Town Mutual, Mexico, Mo.

Globe Mutual, Boston.

Merchants Mutual, Butte, Mont.

Security Mutual, Kansas.

South Mutual, Richmond, Va.

This list is compiled from a Spectator list of 21 retired mutuals. Among the retired companies are the Gallatin of Bozeman and the Mutual Fire of Helena, Mont. But there are 59 new mutuals.

Mutual Policyholder's Liability

Where a member of a mutual fire insurance company returned her policy for cancellation, she became liable at once to pay her ratable share of losses and expenses incurred between the last assessment and cancellation of the policy without an assessment roll stating the amount due.—Patrons' Mut. Fire Ins. Co. of Michigan v. Butler, 160 N. W. 402.

Bombardment Insurance

Along the Atlantic coast there are inquiries for insurance against loss by bombardment. Can the fire companies give it under the explosion policy?

51 Percent American Fire Loss Ratio

The average ratio of fire losses to fire premiums in the United States last year, as far as the company figures have been published, is 51 percent plus. A fair underwriting profit is indicated. Inland and ocean marine figures are not included.

Use the High Pressure System Oftener

San Francisco has an auxiliary high pressure system, supplied with fresh water from reservoirs on Twin Peaks, and also with salt water if needs be from steam pumps on the bay water front. This system is too seldom used. It is suggested that the city fire department should occasionally employ the high pressure service when there is no possibility of a conflagration. This would be good practice and would test the system.

In the Event of War

Rights and properties of enemy subjects, in the event of war, will be respected, as heretofore, by the United States government. In the event of war with Germany the German insurance companies in this country may be permitted, under old treaties, to continue in active business; but should they not be, they will be permitted to reinsure all outstanding risks, discharge all obligations, and look after their investments as usual. In any event, their American policyholders, including loss claimants, will be fully protected.

Insurance Deposits With State

Securities deposited by fire insurance company under insurance act, are for the protection of the holders of policies on property in the state, and not for an insurance company reinsuring its risks on property outside the state.—Shepherd v. Virginia State Ins. Co., 91 S. E. 140.

The advance in dwelling rates in eastern Washington because of the high loss ratio is violently opposed by board local agents who fear that they will lose such business to non-board companies, which are expected to write it at the old unprofitable rates.

Legislation

Boise, Id., Feb. 13.—The senate is killing house bills. One of them is the McGowan bill requiring life insurance agents to first become residents of Idaho. The senate said such a bill is too absurd.

Salem, Or., Feb. 13. — The senate has killed the house bill authorizing fraternal insurers to write juvenile insurance. Senator Huston declared that wherever there is child insurance there is an increase of children mortality. Trot out your evidence, Huston, and we'll print it. You have none.

Salem, Or.—While \$50,000 was asked for premiums for insurance covering state fair buildings, the legislature granted only \$35,000.

The Oregon lower house has passed the senate insurance code measure, with only seven votes opposing. Also senate bill placing hospital associations under the jurisdiction of the state insurance department.

8 Percent of Profits Tax

It is proposed by the congress at Washington to fortify at the expense of the insurance companies' policyholders. In addition to premium taxes, capital stock tax, and income tax, the companies are to be compelled to pay 8 percent on its profits, after allowing 8 percent for dividends. The tax will add to the cost of life insurance protection.

Foreign Notes

The Policyholder of Manchester, of January 24, prints an account of the failure of the King Ins. Co., "the worst tariff failure on record." It began January 30, 1901, without articles of association and with a nominal capital of \$10,000 in shares of \$5 each. This nominal capital was increased by steps to \$1,250,000. In December, 1901, and later, the Fire Reinsurance Co. of London, with the same directors, subscribed for 10,000 shares, and then sold its business and assets to the King. Dividends were paid for several years. The reserve fund of \$150,000 was depleted by losses under reinsurance of San Francisco risks destroyed in

April, 1906. The North Eastern was absorbed, and later it was discovered that the affairs of the taken-over company were muddled. The reinsurers have placed the King in bankruptcy. The deficiency is \$647,750.

Subscriptions to the British war loan include \$100,000,000 from the Prudential of England, \$25,000,000 from the Alliance, and lesser sums from other British companies. The interest paid is at least 5 percent.

Wanted, a General Agent

An old, well established life company wants a general agent in two desirable Coast fields. Address The Coast Review for further particulars.

Excepted Losses by Water

The destruction of a dwelling house on the seashore held a result of water, though the water was driven by the wind, and fell within provision of a tornado policy excepting losses occasioned by water. — Newark Trust Co. v. Agricultural Ins. Co., 237 F. 788, Feb. 15, 1917.

Lawyer Loses

The general manager of a European insurance company in the United States had no implied authority to take an attorney to Europe to assist in an accounting between himself and the company, in the absence of express authority, and such attorney cannot recover the value of his services from the company.—Allen v. General Accident, Fire & Life Assur. Corp., 162 N. Y. S. 934.

Europe produces only 100,000 automobiles a year. There are factories in the United States which turn out 300,000.

The National Board of Fire Underwriters has given its official endorsement to the Federation movement.

The Automobile Ins. Co. of Hartford has voted to increase its capital stock from \$1,000,000 to \$2,000,000. Morgan G. Bulkeley was reelected president. This company will write all classes of risks.

FIRE AND MARINE

Pennsylvania Fire Insurance Company Changes Ownership

The control of the stock of the old Pennsylvania Fire Ins. Co. of Philadelphia has passed to interests connected with the North British & Mercantile Ins. Co., as announced in Coast Review Extras. The price paid was \$600 per share, and not less than 80 percent of the stock was pledged on February 14. It is said that negotiations for this deal were under way when the great war broke out but were then discontinued.

It is definitely announced that the Pennsylvania Fire will be continued as a distinct organization as heretofore, with the same officers. The relations with the North British will probably result in some changes in the smaller and less profitable fields. It is believed there will be no changes in the company's principal representation.

The stock of the Pennsylvania sold for considerably more than the market price but not for more than it is worth. The company has a very valuable plant and a very excellent reputation. In eight more years the Pennsylvania will be 100 years old.

The Pennsylvania has \$8,534,397 assets, which is a considerable gain in the year. Premiums made a gain of nearly \$400,000. A good underwriting profit was made.

Field Men's Notes

For the London & Lancashire and Orient David H. Parry has been transferred from San Francisco to Salt Lake City.

The Northern Assurance will appoint a field man at Seattle, to succeed F. D. Welpton.

The Montana Fire has appointed Dan L. Weaver, formerly of Spokane, special agent.

George J. Janes has been appointed special agent for the Liverpool & London & Globe, with eastern Washington, eastern Oregon and Idaho as his field and Spokane as his headquarters. Mr. Janes has been special agent for the company in the Cali-

fornia field, and he now succeeds G. F. Guerraz, who has been appointed deputy assistant manager of the Pacific department.

Frank E. Atkins, who heretofore, for the Liverpool & London & Globe, has handled Oregon as a whole, will now have western Oregon and Western Washington as his field, with headquarters in Portland.

Guerraz Appointed Deputy Assistant Manager

G. F. Guerraz, a very efficient Coast field man of long experience, has been appointed deputy assistant manager of the Pacific department of the Liverpool & London & Globe. Mr. Guerraz has been special agent for the company in the Northwest, with headquarters in Seattle. He entered the service of the department in 1914, coming from Coast general agency of the North America. He succeeded the late Mr. Raymond. Mr. Guerraz began his insurance work in the office of the Fireman's Fund, and for a time was special agent at Denver, and also with the Northern awhile. He expects to assume the duties of his new position early in March.

Told in Diagrams

The Continental of New York prints in circular diagram form the distribution of the premium dollar in 1916. Loss claims were 52.891 cents; commissions, brokerages, etc., were 20.188; returned in the same state, 82.023; taxes, licenses and fees, 4.256; for field supervision, 3.180; under writers' boards, 3.180; compensation of all employees other than field men, 5.862; rents, postage, maps, etc., 2.502; printing, supplies, advertising and legal expenses, 1.429; unearned reserve, 3.594; underwriting profit, 4.590 cents.

The Fidelity-Phenix issues a similar segmented circular diagram, with similar proportions of the premium hundred cents, with 50.190 cents paid in loss claims, and 21.355 cents commissions and brokerages, etc.

Brace yourselves now for something unexpected.

FIRE

—Downieville, Cal.

Mains and hydrants were frozen for several days, and the reservoir was very low. There was no fire protection and no fire. Mains and hydrants were later thawed out and water brought down through the company's ditches. Lucky town with a good fire chief!

—Nevada City, Cal.

The Board of Fire Underwriters' surveyor has enumerated twenty-one reasons why rates cannot be reduced. The citizens, though shocked, will endeavor to correct present bad conditions.

—Alameda, Cal.

This city has an "industrial zone" with increasing shack hazards, which may end in a conflagration. Rates in the district will be increased.

—Personal

At the request of the company, General Agent Wright of Dallas, Tex., recently visited the home office of the Fireman's Fund Ins. Co.

Vice President Kline of the Continental visited San Francisco last week. It is understood that he has arranged for the creation of a Pacific department.

Clinton Folger of Folger & Speyer, according to his physician, will not be able to return to his office for six months and perhaps not for a year, to resume his duties.

—Watsonville, Cal.

The fire losses in 1916 amounted to \$11,034, of which \$4,515 was covered by insurance. The apple town claims a population of 6,000. There were 21 genuine fire alarms. Residence fires, 5; barn fires, 2; packing house cannery fires, 3. The automobile engine and chemical apparatus and the volunteer fire department did good work.

—Gilroy, Cal.

The city government is petitioning the Board of Fire Underwriters for lower rates. It is believed the fire apparatus and alarm system are up to the required standard and will receive the approval of the Board's surveyors.

—Valdez, Alaska

The Prospector announces the retirement of the Fire Association, Philadelphia Underwriters and Norwich Union from Valdez. They canceled their risks, which have since been rewritten by other companies maintaining agencies in Valdez.

—Monterey, Cal.

This old former state capital had \$9,720 fire losses in 1916, of which \$6,800 was covered by insurance. The business section consists of one long street, and includes a number of frame buildings.

—Bakersfield, Cal.

Fire damage in 1916, \$18,600. Of this amount \$17,500 was covered by insurance. There were 141 fires. Thirty-four were in dwellings, 36 in business blocks, and 11 in outbuildings. Gasolene caused 18 fires; defective flues and stoves, 36; carelessness, 19; unknown, 42.

—Lightning Fire

Rocklin, Cal., Feb. 17.—Lightning played pranks in Rocklin last night during a thunder storm, but without serious damage. After splitting an electric light pole, the bolt followed the wires into the homes of Matt and Mike Rukala, setting the latter on fire. The blaze was soon extinguished.

—Fire Items

United States Manager Kelsey of the Hamburg-Bremen Fire Ins. Co. is happy to say that war conditions have not affected his company's business in this country, according to the Surveyor.

The National Board of Fire Underwriters has given its official endorsement to the Federation movement.

The South Carolina law, which drove all the strong companies out of the state, has been so amended that the companies will probably return. A commission will be authorized to reduce rates when five years' experience shows profits to be "unreasonable." And this tomfoolery in a state where the insurers have been losing money for years.

Manager Avery called in his field men and entertained them, when the field men's association met in San Francisco.

30,000 Fires From a New Form of Carelessness

National Boards Warns of New Fire Perils from Electric Appliances

A new form of fire peril is coming into prominence as a cause of much destruction, and its fires are so directly associated with carelessness that it has been deemed necessary to issue a special warning to the people of the United States. Because of their convenience, small electric devices, such as pressing irons, curling irons, toasters, electric pads or blankets, electric plate warmers, and electric sterilizers or heaters are now to be found in almost every community. If these were used with proper care the danger would be negligible, but, unfortunately, a proportion of their users does not realize the peril of leaving them in circuit when not in use. In such cases these devices tend to become overheated, whereupon they are likely to set fire to anything combustible with which they are in contact.

Most of these fires are small, but the aggregate loss is large, and occasional instances show extensive damage, as in the case of the \$350,000 fire in the Boston residence of Ex-Governor Draper; this was traced to an electric plate warmer in the butler's pantry.

Fires of this class furnish a special peril to life, being most frequent in dwellings and often breaking out at night. A characteristic example is that in which an electric pressing iron is left upon the ironing board, with the current turned on, and then forgotten. In such a case the fire may not occur until some hours later. The burning of the residence of John Wanamaker, several years ago, was due to an electric pressing iron.

That this form of hazard is already assuming large proportions appears from the statistics. For example, the Actuarial Bureau of the National Board of Fire Underwriters in one day noted approximately one hundred reports of fires from this cause, out of a total of two thousand losses in the day's reports, and it estimates that small electrical devices are causing fires at the rate of 30,000 or more in the course of a year.

It is safe to say that most of these fires are entirely preventable, and can be charged to nothing but carelessness on the part of the user. Various "safety" devices have been added by certain of the manufacturers of these articles, and among them are some that are fairly effective, but there is one absolute precaution which should be borne in mind at all times by every user, namely, that of shutting off the current when not personally and continuously supervising the use.

Fire Association Now a 10-Millionaire

The Fire Association now has \$10,046,848 assets, a gain of \$674,721. The reinsurance reserve is \$6,146,873, a gain of \$459,405. The net surplus is \$2,518,204, a gain of \$86,179.

This growing and prosperous company is represented in this field by Frank M. Avery.

General Manager S. J. Pipkin of the Atlas Assurance Company of London recently delivered a very interesting address on "Fifty Years Reminiscences in the City." He began business life as an invoice clerk at \$5 a week. Then came Black Friday in the city, in June, 1866. In March, 1868, Mr. Pipkin took a post with the Atlas. After five years he accepted a larger salary from the Commercial Union. For eleven years he had very varied and valuable connection with that company, with promotion and a title and "increased emoluments," and the directors and auditor became secretary of the company. "Eventually he returned to his insurance birthplace," the Atlas office, where he has abided ever since, and now at the age of 70 he "never intends to quit until he is officially dead."

The Milwaukee Mechanics has \$2,341,711 reinsurance reserve, a gain; \$1,023,430 net surplus, a large gain; \$4,658,774 assets, likewise a gain.

The Agricultural has \$2,052,877 reinsurance reserve, a gain; \$1,989,141 net surplus, a good gain; \$5,036,003 assets, a large gain.

It Proved a Boomerang

Statements and fallacious arguments, as printed in an irresponsible silly contemporary—principally owned by a man living in an obscure town in England—proved to be a boomerang, falling with ill effects in the midst of the companies whose special agents are charged with giving them a wide circulation.

The point of view appears to have been that while it is all right for a stock company to resist a claim, it is all wrong for a mutual or an interinsurer to resist any claim.

The Lumbermen's Indemnity Exchange very naturally fought back. Of course it was wrong to assume that the Board had anything to do with the circulation of the false charges and mean innendoes; but as they were known to be scattered broadcast by agents of stock companies, without respect for the reasons for refusal to pay a disputed claim and without investigation of the facts, the retaliatory action of the Exchange was not without some justification.

The Exchange published counter charges, against the Board and against stock companies, and gave them wide circulation among property-owners in the Northwest. One circular gave a long list of the stock companies which denied liability for the Pt. Blakely mills loss, and which for some two years fought the case in court, only to lose in the end and pay in full, plus interest.

We write this only to present the case of a competitor fairly, and to make our point plain. Does it pay stock companies, especially Board companies, to engage in a fight, especially with the crude weapons of an irresponsible blatherskite paper, with any interinsurer or mutual? Is it not undignified? Does not such an attack by "big corporations" create more prejudice against the assailants, and also create sympathy and aid for the assailed insurers?

The directors of the German Alliance Insurance Company have recommended an increase in capital stock from \$400,000 to \$1,000,000. The new stock is to be paid in at 125 percent, thus adding \$150,000 to the

surplus. Geo. H. Tyson represents the German Alliance in this field.

New Department

The Continental, Fidelity-Phenix and American Eagle department in San Francisco, long rumored, will probably be established next month, with men from the Western department at Chicago in charge, including a staff of clerks. A. A. Maloney, assistant manager, will be transferred to San Francisco as secretary; and A. P. Lange, formerly a Coast field man, latterly general agent of the American Eagle at New York, will be secretary of the new department.

"Fire Prevention and Protection" recently appeared in third edition completely revised by A. G. Hutson, C. E. It is a book of nearly 800 pages of thin India-paper, bound to please and built for the coat pocket. It is thoroughly practical and deals with explosives, hazards, electricity, storage, gases, cost and depreciation of building material, construction, signaling systems, standpipes, sprinklers, tanks, tests of pumps and engines, etc. The publisher is the Spectator Co., Chicago, New York.

The German fire companies in this country are preparing to organize American companies and transfer their American business to same, it is said.

California Senator Kehoe is said to be "not half bad" after all. He is merely ill-informed and fancies that fire insurance is a vicious monopoly, and that the Board tried to defeat his re-election. Although he has concluded not to accept the insurance commissionership, he will open a law office in San Francisco.

Albert R. Hosford, assistant manager of the United States branch of the Royal at New York, died on February 8. Mr. Hosford was chairman of the committee of five which had charge of San Francisco conflagration losses in 1906.

Suspending diplomatic relations is a common thing in newspaper offices. It usually portends an inky war.

President Faymonville of the Fireman's Fund Resigns Because of Ill Health, as of April 1 — Will Doubtless be Succeeded by Vice President Levison

For several months past President Bernard Faymonville of the Fireman's Fund Insurance Company has been facing a nervous breakdown, as he has confided to a few of his friends. His physician has advised him to give up business and take a long rest. The strenuous times of 1906, and the subsequent responsibilities as the official head of a large financial and insurance institution, have had their ill effects on Mr. Faymonville's health. Once before, many years ago, he was ill at home for a long time, and it was feared he might never be able to resume the duties of his then official position with the company.

Yesterday, February 15, at a meeting of the directors of the company, President Faymonville tendered his resignation, as of April 1, for the reasons we have given. The directors accepted the resignation with expressions of regret, and authorized the preparation of a suitable testimonial to the retiring president, who has been in the service of the Fireman's Fund, as local agent, special agent, assistant secretary, secretary, vice president and president, for thirty-five years.

It is understood that Vice President J. B. Levison will succeed Mr. Faymonville. Mr. Levison is a man of very excellent executive ability, who entered the service of the company as marine secretary when it reinsured the Anglo - Nevada Assurance Company, with which he held the same position.

Mr. Faymonville will remain on the directorate of the company, and after a rest he will rent an office in the Insurance Exchange.

We hear many expressions of regret that ill health persuades him to resign the presidency of a company to whose success he has contributed his full and liberal share.

Items

The court of appeal, of England, has approved the amalgamation of the Reliance Marine with the Guardian Assurance.

A jury in Judge Sturtevant's court, San Francisco, returned a verdict that the steamship Roanoke, which foundered off the South American coast last year, left San Francisco in a seaworthy condition. The jury awarded damages in the sum of \$25,000 in favor of G. W. Ramble, who held the insurance policies covering the vessel. The defendant companies are the Canton, Aetna, Standard and the Western Assurance.

The Fire Underwriters' Association of the Pacific didn't call for bids from printers this year, for the printing of the Annual Proceedings. This was unbusinesslike. However, the members are promised as good a book, same length and width of page, as formerly, and equally good quality of paper.

The late Gen. Frederick J. Funston, "who did things" and captured Agninaldo, was in military charge of San Francisco during and after the big fire. He directed the dynamiting. His father, who was a congressman from southern Kansas, was a stump-speaker and had so sonorous a voice that he was called Foghorn Funston. Gen. Funston was only 5 ft 5 inches tall and weighed only 125 pounds.

Seattle, Feb. 19.—Frame apartment house 1507-1511 Seventeenth ave. caught fire from spontaneous combustion of rubbish in basement. Damage \$1,000.

At 1715 Twenty-sixth ave. house of Frank Constantine burned, with \$1,500 insurance loss. Second fire in the place in two years. This time fire broke out in two places, during absence of the family.

Some Company Figures

	Jan. 1	Assets	Policyholders Surplus
Etna	1917	\$26,706,547	\$13,503,325
	1916	21,730,602	12,584,515
Aachen & Munich .	1917	2,850,061	1,473,743
(U. S. B.)	1916	2,720,359	1,350,799
Agricultural . . .	1917	5,036,003	2,481,141
	1916	4,680,816	2,332,376
American	1917	11,285,223	4,751,412
	1916	10,666,172	4,712,898
American Central .	1917	4,142,834	2,032,735
	1916	4,076,388	2,037,306
American Eagle . .	1917	2,902,447	2,145,233
	1916	2,371,903	2,085,514
Arizona	1917	501,105	201,461
	1916	506,009	233,214
Atlas (U. S. B.) . .	1917	3,270,655	1,239,137
	1916	3,082,720	1,176,426
British America . .	1917	1,934,281	821,964
(U. S. B.)	1916	1,939,786	772,623
Capital, Sac'to. . .	1917	400,278	291,530
	1916	425,097	359,801
Commonwealth . .	1917	3,338,189	1,860,982
	1916	3,022,107	1,964,669
Continental	1917	34,114,372	22,303,334
	1916	30,859,158	17,620,079
Fidelity-Phenix . .	1917	19,324,446	9,620,733
	1916	17,746,337	8,670,650
Fireman's Fund . .	1917	13,445,954	5,176,192
	1916	11,326,206	4,164,704
Fire Association . .	1917	10,046,848	3,268,204
	1916	9,372,127	3,182,025
Franklin	1917	2,391,125	984,052
	1916	2,050,851	1,010,076
German American . .	1917	23,713,477	12,759,422
	1916	22,364,626	12,217,685
Hamburg-Bremen . .	1917	1,902,351	603,856
(U. S. B.)	1916	1,843,344	600,574
Home, N. Y.	1917	40,263,879	19,557,969
	1916	37,982,744	19,536,177
Imperial	1917	959,530	500,267
	1916	858,653	433,407
Law Union & Rock .	1917	1,408,514	917,463
(U. S. B.)	1916	1,343,319	877,883
Mercantile of A. . .	1917	3,211,974	2,108,434
	1916	2,913,197	2,155,724
Milwaukee Mechan .	1917	4,659,805	2,618,571
	1916	4,344,086	1,781,483
New Hampshire . .	1917	6,969,872	3,450,428
	1916	6,515,830	3,356,945
Newark	1917	2,270,309	907,769
	1916	2,153,778	932,012
Northern	1917	6,680,597	3,084,081
(U. S. B.)	1916	5,954,996	2,621,966
Northern, N. Y. . .	1917	1,691,384	711,951
	1916	1,521,501	654,397

Northwestern Nat'l	1917	7,607,306	3,061,574
	1916	7,128,946	2,960,481
Pennsylvania . . .	1917	8,534,397	3,108,905
	1916	8,251,407	3,202,659
Phoenix Assur. . .	1917	4,196,256	1,591,791
(U. S. B.)	1916	4,257,742	1,539,726
Prov.-Washington .	1917	6,316,096	2,588,323
	1916	5,725,616	2,170,021
Queen	1917	12,149,847	6,176,149
	1916	10,873,210	5,537,559
Rocky Mountain . .	1917	535,146	472,549
	1916	489,549	456,598
Royal	1917	14,030,230	3,965,268
(U. S. B.)	1916	13,760,250	3,912,555
Royal Exchange . .	1917	3,567,322	1,324,011
(U. S. B.)	1916	3,160,701	1,172,148
Scot. Union & Nat.	1917	6,966,172	3,800,959
(U. S. B.)	1916	6,760,670	3,884,163
Springfield F. & M.	1917	11,961,976	5,014,253
	1916	11,695,374	5,080,607
State (U. S. B.) . .	1917	721,333	504,356
	1916	670,781	471,519
United States . . .	1917	6,889,577	3,043,904
*	1916	6,358,066	2,831,347
Western Assur. . .	1917	3,330,188	1,454,246
(U. S. B.)	1916	2,747,815	1,309,215

* 1916 figures are United States and Williamsburg.

The Press

Rough Notes' tribute to its founder, the late Dr. Henry C. Martin, was a worthy one. Among press cuttings in Dr. Martin's book was "The Power That's More than I," a poem by the late Hon. Joel Moody, of Louisiana, an author, lawyer, and newspaper man. This poem was found among Judge Moody's papers, and was first printed in The Coast Review.

Retired Fire Companies

Anglo-American, Chicago.
Arlington Fire, Washington, D. C.
Globe Fire, Huron, S. D.
Merchants Union, Meridian, Miss.
Metropolitan Fire, Louisville. (Receiver.)
Raleigh Fire, North Carolina.
Williamsburg City. (Merged.)

Wm. Minnick, 975 Fifth st., San Bernardino, Cal., would like the agency of some reliable fire insurance company.

W. A. Sleep & Bros., builders, 202 Syndicate Bldg., Oakland, want the agency of a good Board company.

GENERAL

MISCELLANEOUS INSURERS IN COURT

Submission to Laws Of Other State

If Michigan company did business in Missouri, it voluntarily submitted itself to laws of Missouri, though it neglected or refused to domesticate there.—*Cox v. Railway Conductors' Co-operative Protective Ass'n*, 160 N. W. 608.

Bill of Sale For Stolen Car

Where, upon payment of theft policy, the owner's interest, in a stolen automobile and a bill of sale of the car is assigned to the insurance company, the latter may maintain suit as claimant upon sequestration of the automobile.—*Dawedoff v. Hooper*, 190 S. W. 522.

Formal Proof Unnecessary Where Liability is Denied

The right of an insurer to require formal proof of death, as provided in the policy, is waived where, after due notice of death and requests for blanks upon which to make formal proof, it refuses to furnish such blanks and denies liability.—*Hanley v. Fidelity & Casualty Co.*, 161 N. W. 114, Feb. 16, '17.

Not Liable for Blunder

Insurer of owner of premises against loss by damages for personal injuries, held not liable to owner for balance of judgment above the face of the policy in infant's damage suit, on account of

blunder of insurer in settling claim with infant's mother in a prior action; the settlement proving to be invalid because the mother was not appointed guardian ad litem.—*Silverstein v. Standard Acc. Ins. Co. of Detroit*, Mich., 162 N. Y. S. 601.

Notice of Accidents

A provision for notice of accidents in an employer's liability policy is of essence of contract, and a breach of such provision by assured will prevent a recovery under policy on ground of nonperformance of a condition precedent, although policy contains no stipulation for forfeiture.—*United States Fidelity & Guaranty Co. v. W. P. Carmichael Co.*, 190 S. W. 648.

Receiver Cannot Receive Notice

Where insurer passed into hands of receiver prior to illness of insured, receiver was not authorized to receive notice from insured of accident or illness; nor did such receiver have any authority to investigate good faith of insured's illness or impose forfeiture provided by contract for want of notice.—*Provident Life & Accident Ins. Co. v. Elliott*, 73 So. 476.

Induced Not to Read Application

Where the insured under a health policy answered truthfully questions as to previous illness, and was induced by company's agent not to read application before signing it, held that omission to read was excused and can not be imputed as negligence which would exonerate company.—*Collins v. United States Casualty Co.*, 90 S. E. 585.

Burglary Evidence

In an action on a policy of burglary insurance, it is incumbent upon plaintiff to show a loss by burglary, and no presumption in his favor will arise from failure of defendant to introduce evidence on question. — *Nat'l Surety Co. v. Redmon*, 190 S. W. 1081.

Able to Work—**Liability Ceases**

Under accident policy requiring payments so long as insured was unable to do any kind of work, the liability ceased when insured became able to do any work to which he was fitted, though light, and not such as he had been doing.—*Life & Casualty Ins. Co. of Tennessee v. Jones*, 73 So. 566.

Loss of one Hand

Under policy providing for payment if insured was wholly disabled, held that he could not recover for loss of one hand which did not preclude his working at any occupation.—*Buckner v. Jefferson Standard Life Ins. Co.*, 90 S. E. 897.

Suffocation by Gas

Where one insured under an accident policy was suffocated in a hotel room by gas, recovery may be had, whether the escape of the gas was caused by insured's own accident or that of another.

The question whether the death was accidental held for the jury.—*Travelers' Ins. Co. v. Allen*, 237 F. 78.

Immediate Notice

A provision in policy of liability insurance, requiring assured to give immediate notice of accident, does not

require notice where, without fault, assured is unaware of the accident, or where the party injured makes disclaimer.—*Lucas v. New Amsterdam Casualty Co.*, 162 N. Y. S. 191.

**Loss by Explosion—
Subrogation**

Where a defendant gas company allowed gas to escape and it was ignited by one seeking for the leak and an explosion resulted, damages to plate glass windows are attributable to the explosion and not to fire within the meaning of insurance policy.

An insurer may pay a loss without disputing whether it falls within the terms of the policy, and thereby become subrogated to all the rights of the policyholder to recover from the wrongdoer.—*Maryland Casualty Co. v. Cherrydale Gas, Light & Power Co.*, 162 p. 313.

LIFE INSURERS IN COURT**Insubordination of Agent**

Under contract for commissions on insurance written according to company rules, one of which provided for discharge for reflecting discredit on the company, a frankly critical letter to the company president, to which he replied cordially, could not, after three months, be urged as ground for dismissal.—*Kyselka v. Northern Assur. Co. of Michigan*, 160 N. W. 559.

Evidence held not to show such insubordination as to warrant insurance agent's discharge, in view of the fact that he could not be discharged for insufficient reasons merely to deprive him of insurance renewal commissions earned.—*Id.*

Quarterly Premiums

Where, under a life policy providing for quarterly premiums, date of payment of first premium might be taken as fixing date for payment of future premiums, held, that to prevent a forfeiture for non-payment of premiums such construction would be followed.—*Prudential Ins. Co. of America v. Stewart*, 237 F. 70.

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**Drinks Not a Rebate
 Nor Failure to Exact Interest**

Act of insurance agent in buying drinks for parties he is soliciting is not violation of Anti-Rebate Law, where parties solicited are sober and mentally normal.

Company's agent's failure to exact interest on notes given by applicants for insurance for first year's premiums for short time consumed in consummating the insurance, according to due course of mail, did not violate Anti-Rebate Law.

Notes for Premiums

Applicants for insurance, who gave notes for first year's premiums, were estopped, by failure to take active steps to rescind and by retaining policies, to claim that notes were obtained by fraudulent representations of soliciting agent.—*Northern Assur. Co. v. Meyer*, 160 N. W. 617.

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Materiality of False Statements

Where false statements of deceased in his application for life insurance in a fraternal association related to slight injuries which did not affect his general health, they will not avoid contract unless material to and increase risk of loss.—*Witherow v. Mystic Tailors*, 161 p. 1126.

**Warranty Only as to
 Best of Applicant's Knowledge**

A warranty in an application for reinstatement of life insurance held to warrant against conditions impairing applicant's health only to the best of his knowledge and belief.

Failure of insured to fill in a blank in an application for reinstatement held not equivalent to a statement that he had received no services or advice from a physician.—*Stanyan v. Security Mut. Life Ins. Co.*, 99 A. 417.

—
**Misrepresentation of a Material Fact
 Vitiates a Policy**

A misrepresentation of a material fact vitiates a policy, whether or not knowingly made, notwithstanding Laws 1906, c 326, § 16, providing that all statements purporting to be made by insured shall, in the absence of fraud, be deemed representations and not warranties; such provision applying only to immaterial facts.—*Rakov v. Bankers' Life Ins. Co. of New York*, 162 N. Y. S. 539.

—
**Note Given for Premiums
 Not Equivalent to Cash**

Where insured was examined for insurance, and appeared in perfect health, but was taken with appendicitis before policy was delivered, and note given for premium was not paid before death, held that, despite delivery by agent, policy did not take effect.—*Williams v. Empire Life Ins. Co.*, 91 S. E. 44.

This case was submitted to court for trial, without intervention of jury. The note had been accepted. Application on July 10, 1913. Death followed operation. Taken ill on July 14 and died on July 18. Ga. S.C.

FIRE INSURERS IN COURT

False Claim Invalidates

In action on fire insurance policy, a sworn statement falsely including a claim for damage to a boiler, held to deprive plaintiff of his right to recover. — *Arel v. First Nat. Fire Ins. Co.*, 190 S. W. 78.

Verdict of Jury

Where an application for fire insurance provided that no liability should attach until the application was actually approved by the home office, there can be no recovery where the jury found that the application had not been approved. — *Merchants' & Bankers' Fire Underwriters v. Parker*, 190 S. W. 525.

Policy Retained by Agent

Where policy of fire insurance was written by insurer's local agent without any written application, and by special arrangement was kept in his office until after loss, it was not to be construed with that strictness obtaining where parties have like opportunity to be advised as to its provisions.

Incumbrance Relates to Voluntary Liens

Provision in policy that mortgage or incumbrance should avoid it relates to liens voluntarily placed on the property by the insured, and does not apply to judgment obtained against him or other liens upon the property created by law.

Local Agent's Authority

Insurer's local agent expressly authorized to countersign, issue, and renew policies and to consent in writing to assignments and transfers thereof,

held authorized to consent to mortgage on insured property and to indorse consent on policy, or to agree to do so, *Continental Ins. Co. v. Bair*, 114 N. E. 763.

Cancellation—N. Y. Standard Form Unearned Premium Must be Tendered

Any ambiguity in the cancellation clause of an insurance policy will be resolved in favor of the insured.

Under a cancellation clause not controlled by Civ. Code 1913, par. 3441, held that a return or tender of the unearned premium was a prerequisite to cancellation of the policy. — *Hartford Fire Ins. Co. v. Stephens*, 161 p. 684.

Cancellation Notice by Policyholder Who Still Retained Policies

Where insured gave notice of the cancellation of fire policies, but did not surrender the policies, and the company did not acknowledge receipt of the notice, or offer to return the unearned premium, before the building was burned, the policies were still in force. — *Gately-Haire Co. v. Niagara Fire Ins. Co.*, 162 N. Y. S. 473.

Concurrent Insurance

The addition to a fire policy of a rider authorizing concurrent insurance held not to invalidate a provision that, unless allowed, additional insurance would avoid the policy. — *Home Ins. Co. of New York v. Williams*, 237 F. 171.

Where a rider authorized concurrent insurance to the amount of \$8,500, held, that the procuring of insurance beyond that amount would invalidate the policy, under the provision declaring that additional insurance would avoid it.—*Id.*

No Implied Authority

The adjuster of a company which insured plaintiff's automobile against theft has no implied authority to bind the company to pay the cost of repairs made necessary by causes not covered by the policy. — *Chisholm v. Royal Ins. Co.*, 114 N. E. 715.

Assignment

One to whom an insured assigned the policy, possession of which he had secured by fraud from another, in payment for a pre-existing debt, is not a bona fide purchaser against whom the equity of the prior assignee would be cut off. — *New Albany Nat. Bank v. Brown*, 114 N. E. 486.

Ten Years Ago

Nathan & Kingston dissolved partnership.

The Phoenix Assurance moved from Oakland to 622 California st. just above Kearny.

The Northern's office at 11 Front street, San Francisco, was damaged by fire.

Brick walls of Class A buildings in San Francisco were torn down, it being learned that the heat of the conflagration had left the mortar without binding qualities.

The Alliance of London retired from this Coast.

The Home's office was moved from Oakland to 38 Sutter street.

Adjuster Farnsworth wrote to us that the Springfield was the first to pay a 1906 conflagration claim. This was on April 24th. This statement has never been contradicted. Particulars

on page 452 of the December, 1906, Coast Review.

Several companies still retained the earthquake clause in California, but continued to write in South Carolina without clause, despite the great quake and many fires in 1885. Only one company now has the clause in the field generally.

The Coast Review office was at 2193 Fillmore street.

The Coast Review published on p. 464 San Francisco burned district insurance, salvage and losses, as reported up to October 31.

The Government Insurance Bureau at Washington has refused war risk insurance on a ship sailing only on the Pacific.

Ex-Com. Vorys is of opinion that the Ohio state compensation fund is insolvent. He asks for an actuarial investigation.

The Prudential is withdrawing from Louisiana because of the high and unjust minimum gross premium tax of one and three quarters percent.

Home Life

The mutualization of the Home Life of New York, we hear, has favorably influenced the volume of its new business and amount in force.

Get the idea of service into your "system" service to the applicant as well as to the company. Service pays all concerned. If there is no real, honest service, then there is no permanent prosperity, neither for the solicitor nor for the company.

The Insurance Co. of North America celebrates its 125th birthday this year.

The Old and Tried Glens Falls Is Now A 6-Millionaire — Gains in Assets, Reserve and Surplus

Of course we are not surprised by the excellent annual statement of the Glens Falls Insurance Company. We always expect that. Last year was even more than usually favorable.

The 67th annual statement gives the total cash assets as \$6,429,947, which is the very large gain of \$570,000. The net surplus is \$2,371,846, a gain of \$117,635.

The reserve for unearned premiums is \$2,864,909. This is a gain of \$239,071, which indicates a large gain in premium income.

The Glens Falls writes fire, marine, tornado and automobile insurance. The indemnity it offers is first class and has an added attraction in the fact that its net surplus is nearly five times the size of its \$500,000 capital.

The old general agency of E. E. Potter & Sons represents the Glens Falls on the Pacific and has very successfully done so for many years.

The Industrial Claim Adjuster

This is a valuable pocket manual by C. H. Harbaugh, M. D. Published by The Spectator Co., Chicago and New York. Price \$1. This book was written for the benefit of industrial accident and health agents. Nearly all industrial claims are for total disability. Signs and symptoms and periods of total disability are given.

Standard Insurance Directory

The 1916-17 edition of this truly standard directory of New England has issued from the office of The Standard, of Boston. There are some 1,200 pages, India paper, in this valuable annual. The information is complete, the print is neat, and as an agents' and companies' directory it can't be beat.

It is generally believed that when Governor Johnson retires to Washington California's insurance commissioner will retreat to Los Angeles.

West Coast-San Francisco Life Insurance Company's Good Year

This California life company is prospering. It is now a 3-millionaire in point of assets, and in 1916 made gains in assets, surplus, premium income and insurance in force. This is a good showing for the company and the management.

The West Coast-San Francisco has two departments—industrial and ordinary.

The combined premium income in 1916 was \$1,575,373, a gain of \$131,109. The insurance in force in this young company is now \$35,036,234, a gain of \$2,927,681 or nearly 10 percent.

The assets are now \$3,027,943, a gain of \$514,870, or all of 21 percent. The assigned and unassigned surplus is \$106,343, making the surplus as to policyholders \$356,343, equal to nearly 12 percent of the total assets. These fine results are attained after writing off values to the amount of \$84,481.

The West Coast-San Francisco Life is now paying its policyholders about \$1,300 every business day.

Service on Insurance Commissioner

Code 1907, § 4560, requiring insurance companies to designate commissioner of insurance as agent to accept process while any liability remains outstanding in the state, is valid.

Service of process upon insurance commissioner, whose residence was at capital in that county, gave the capital city court jurisdiction of action. — *Lewis v. International Ins. Co.*, 73 So. 629. Feb. 17, 1917.

The Ohio legislature heard the voice of its master, organized labor, and passed a law creating a state monopoly of compensation insurance. No stock company will be allowed to compete. The law takes bread out of the mouths of insurance agents and gives it to politicians.

A contemporary thinks the Union Central Life directors are preparing for one or two more stock dividends and then for an offer to sell the company to the policyholders.

PACIFIC MUTUAL LIFE INSURANCE COMPANY

—

An Extraordinarily Good Year — Large Gains In New Business, Amount in Force, Assets and Surplus — \$172,-000,000 Life Insurance in Force

In the past year the Pacific Mutual Life Insurance Company of California shared liberally in the general prosperity of the United States. At the present rate of increase, before summer it will be a \$40,000,000 institution.

The gains made in resources, reserves, new business written, outstanding insurance, surplus funds and income are impressive. Business written sticks. That is proof that the policyholders of the Pacific Mutual are satisfied.

The accident department maintains its business and liberal reputation.

The death rate in 1916 was remarkably favorable, being only 58.1 percent actual to expected. The average rate of interest earned on invested funds was 6.33 percent, which rate was a little higher than in the previous year.

The Pacific Mutual now has \$3,932,024 assigned and unassigned surplus, and some \$5,000,000 surplus as regards policyholders, equal to nearly 13 percent of the total assets. This is a large percentage of security.

The total paid policyholders last year was \$4,344,645. This is an average of \$14,242 every banking day, or \$2,000 every business hour.

Special opportunities are offered capable and active men who are engaged or want to be engaged in life and accident insurance work.

British Companies are Doing Well

Reports from the United Kingdom are to the effect that losses have fallen off since the war began, but that business is good. Securities, of course, are in some degree affected by war conditions. The British insurance companies will show up well in their annual reports for the past year and as of January 1, 1917.

Death of Special Agent Rogers

The end came suddenly and without warning to Lewis B. Rogers of Salt Lake City, special agent for the Springfield F. & M. Ins. Co. He was stricken with heart failure on February 22, while at Wabuska, Nevada, where he had been doing field work.

Mr. Rogers had been associated with the Dornin office for more than thirty years, as local agent and special agent. He had also been connected with other offices. For the past eleven years he had been superintendent of agencies for the Pacific department of the Springfield F. & M. Ins. Co.

In a memorial letter to the agency force Manager Geo. W. Dornin pays this beautiful tribute to Mr. Rogers' services and character:

"By his indefatigable energy, his alert mind and his genial personality, he had won the respect and esteem of every one with whom he came in contact. He was loyal in his friendships and faithful to every trust, and will be greatly missed in the communities where, for so many years, he has been so highly regarded for his uprightness and sterling integrity. We mourn, with you, the loss of a faithful and valued friend."

The Proceedings of the 24th Annual Convention of the Pacific Coast Association of Fire Chiefs (August, 1916). Contains 72 pages of good timely talk and prepared papers. Portraits of two good men killed in action—Chief Kenney of Berkeley and Chief Shrewsbury of Long Beach. The secretary of the association is ex-Chief Bringhurst of Seattle.

The Pacific Mutual Life Insurance Co.

OF CALIFORNIA

Results for 1916—Forty-Ninth Year

New Life Insurance Issued (Paid-for Basis)	\$ 25,173,909 00
Total Life Insurance in Force, December 31, 1916	171,913,618 00
Gain in Life Insurance in Force	11,253,916 00
Total Cash Income	10,403,191 29
Gain in Cash Income over 1915	649,504 13
Total Paid Policyholders	4,344,645 43
Grand Total Paid Policyholders since Organization	48,695,123 24
Surplus, Assigned and Unassigned (Exclusive of Capital)	3,932,024 50
Gain in Surplus (Assigned and Unassigned)	427,217 03
Gain in Admitted Assets	3,070,585 58
Gain in Reserves	2,646,509 71
Premium Income, Accident Department	2,012,256 74

Balance Sheet, December 31, 1916

ASSETS

Loans on Real Estate	\$21,963,261 22
Amount of Loan does not exceed the statutory percentage of appraised value	
Loans on Approved Collateral	1,482,066 75
Loans to Policyholders	7,330,568 56
In no case does amount of Loan exceed the Reserve held by the Company	
Bonds Owned	3,279,793 34
Real Estate Owned	1,592,715 14
Including Home Office Building	
Interest Due and Accrued	589,189 69
Outstanding and Deferred	
Premiums { Life Department	631,607 54
{ Accident Department	434,160 21
Net Amount, Reserve charged in Liabilities	
Cash on Hand	1,423,769 17
Including \$1,148,529.75 of Deposits Drawing Interest	
Other Assets	65 00
Total Admitted Assets,	\$38,727,196 62

LIABILITIES

Reserves on Policies	\$32,552,735 15
Claims in Process of Adjustment	395,256 34
Premiums and Interest Paid in Advance	208,585 71
Reserved for Taxes Payable 1917	153,000 00
All Other Liabilities	485,594 92
Including \$131,505.95 Reinsurance Fund and \$123,970.39 for Agents' Commissions in Accident Department	
Total Liabilities	\$33,795,172 12
Capital Stock	1,000,000 00
Surplus Set Aside for Future Dividends to Policyholders	2,814,479 00
Surplus Unassigned	1,117,545 50
Total	\$38,727,196 62

DEATH RATE

Actual to Expected - - 58.10%

AVERAGE RATE OF INTEREST

Earned on Invested Funds - 6 33%

There are always good opportunities for the right men with this progressive and successful Pacific Coast Company.



HOME OFFICE

Los Angeles, Cal.

Founded 1868



Marine and Inland Business In 1916

	Premis.	Losses
American Eagle . . .	\$ 16,655	\$ 2,527
American Central . .	266,968	134,879
American	263,035	102,433
Boston	2,966,067	1,262,013
Cologne	4,176	237
Commonwealth, N. Y.	213,704	54,013
Continental	233,911	92,692
Detroit F. & M. . . .	11,411	1,786
Fidelity-Phenix . . .	226,223	92,677
Federal Union	36,226	19,209
Fireman's Fund . . .	5,629,931	2,595,534
Franklin	131,743	19,802
German Alliance . . .	2,303	190
German American . . .	294,589	96,313
Home, N. Y.	1,067,326	578,046
Hanover	199,009	34,840
Mercantile of Am. . .	340,092	36,993
Massachusetts	583,106	226,375
Milwaukee Mechanics .	25,997	3,747
North River	175,495	65,837
Old Colony	339,582	127,785
Prov.-Washington . .	1,978,486	1,056,614
Queen, N. Y.	1,414,617	517,569
Royal Exchange . . .	808,131	279,893
Royal	917,563	390,664
Safeguard	4,511	402
Stuyvesant	303,314	100,422
Scottish Union & N. .	70,012	28,508
United States	263,228	98,760
Westchester	126,932	32,944

Depositor, Cashier and Bank

Where bank cashier misappropriated amounts from depositor's account, bank would be liable to depositor, unless depositor with knowledge thereof ratified the charges, or did not within a reasonable time notify bank that statement with vouchers representing such charges was incorrect.

The relation of a bank and its depositor is simply one of debtor and creditor.

A depositor has the right to suppose that his bank account is being correctly kept, and, while bound to examine his pass-book and complain if it furnishes notice of improper charges against his account, he is under no duty to act until such notice.—*Citizens' Bank & Trust Co. v. Hinkle*, 189 S. W. 679.

Where bank promised another to pay its depositor's check, when check was presented to promisor bank it should have been paid, and bank was liable for failure.—*First Nat. Bank v. San Juan State Bank*, 189 S. W. 745.

President of bank, under no duty as such to examine his own deposit account, had the same protection as other depositors, and could assume that his account was being correctly kept, in absence of any passbook furnishing notice that an item had been misappropriated from his balance by cashier.—*Id.*

Fire Patrol Election

Manager Frank J. Devlin of the Atlas has been elected president of the Fire Underwriters Patrol. Manager Fabj of the Liverpool & London & Globe declined the proffer of the vice presidency, and at his suggestion General Agent Hewitt of the Hartford Fire was elected vice president. Clinton Folger, who had been secretary since the great fire, resigned on account of ill health. Walter Speyer, of Folger and Speyer, of the New Zealand, was elected secretary.

May Go Broke

Total abstainers from beer, wine, brandy, whisky, gin, punch, rum and other intoxicants will be given reduced life insurance rates by the new, first and only American legal reserve teetotalers' company, the Chicago and Northwestern Life. The plan is unwise, for there are no reliable statistics on which to base reduced rates. A mutual policy should be written at current rates, and dividends be paid according to the mortality experience. We "guess" the scheme will fail.

Items

There was a big bunch of brawny b'ys from the arid Northwest at the annual meeting in San Francisco in second week. They enjoyed our moist climate and the lights and the meetings and the greetings.

It would be well to remember that in these warm war-rumorous days much that appears in daily print is untrue and much that is true is of no importance.

Connecticut Mutual Life Insurance Company's Splendid Annual Exhibit

This great, conservative American life insurance company does no business in any foreign country. Its annual figures are not swelled by foreign premiums nor affected by present war conditions.

The past year was a good one for the Connecticut Mutual Life. Substantial gains were made in both premium and investment income, in new business and insurance in force, in assets and in surplus earned. The company is purely mutual and pays annual dividends to policyholders.

This year for the first time, and voluntarily, the Connecticut Mutual in its statement charges in its liabilities a reserve against 1917 dividends of \$1,600,000. The surplus would have shown an increase of \$575,256 over the surplus of a year ago.

The assets, which are of the best character, are \$76,671,153. The surplus to policyholders is \$3,401,489.

New business paid for, last year, was \$30,660,126. Insurance in force is now \$253,439,405, a gain of \$15,654,473. There are 107,262 policies in force.

The mortality experience of the company was favorable. The tabular or "expected" losses were \$2,882,380; those actually incurred were only \$1,836,515, a margin of \$1,045,864.

In seventy years the company has received a total of \$310,337,255 premiums. In the same long time it has returned to policyholders \$319,548,729. Thus, the payments to policyholders have been \$9,211,473 more than the receipts from them. This is a record with no parallel.

Personal

Vice President Levison of the Fireman's Fund has returned from New York.

Rudolph Herold, Jr., now a prominent broker in San Francisco, has just returned from a visit to Santa Barbara. He says the town seems suffering from a long dry spell.

C. H. Anderson, special agent for the Springfield at Seattle, attended the annual meeting of the F. U. A. P. in San Francisco and enjoyed his visit. He says snowfall is light in the Northwest this year, as well as in California; but the winter has been the coldest with one exception in the sixteen years he has lived in Seattle. One morning this winter the mercury fell to 16.

Agent Whiteley, who has been in business in Fairbanks, Alaska, for the past seven years—a member of the firm of Whiteley & Woodward, arrived in San Francisco this week. After visiting his companies' representatives, he left for a visit to Washington. D. C. Mr. W. will return to Fairbanks in the first part of April, going in before "the break." This is his first trip "out" in seven years. He is largely interested in Alaskan enterprises, and has opened a branch office in the new town of Tanana, which promises a big growth next summer.

Secretary Geo. O. Brooks of the California is ill with stomach troubles and will take a rest for awhile. B. A. Sifford, special agent, has been promoted to assistant secretary, and will perform the duties of secretary during Mr. Brooks' absence.

New York, N. Y., Feb. 14, 1917

Coast Review, San Francisco, Cal.

British interests have purchased the Pennsylvania Fire Ins. Co.

The above appeared in two or three Extras, but in the first one the exact telegram, as erroneously transmitted by the telegraph company, was reproduced, two words being wrong and one of them misleading.

Get close to your man, get his confidence and, having got it, make sure you keep it.—Lipton.

Persistence

Josh Billings says:

"The value of a postage stamp consists in its ability to stick to one thing till it gets there" and the same is true of salesmen.

Any experienced life insurance salesman knows that one of the greatest temptations with which the average fieldman has to contend is the temptation to loaf on the job and he knows, if he has ever been an employer of men, that those who succumb to this temptation make up about ninety percent of the so-called "failures" who drop out of the ranks every year. I say "so-called" failures because in most cases failure is a misnomer. A majority of them are "quitters" and there is a great difference between a "quitter" and a "failure." The very word "failure" awakens in us a feeling close to sympathy but even "God Almighty hates a quitter," at least that has been the report "from the time whereof the memory of man runneth not to the contrary" and no one, to our knowledge, has ever been able to disprove it.

A quitter is a man minus the quality for which the "P" in salesmanship stands, namely Persistence.

What is Persistence? It is the courage, the indomitable determination, to hold on to a thing with a bull dog grip till the finish, in spite of kicks and jabs.

What is Persistence? It is that something which keeps a man going with the "I will" spirit when he has nothing in his pocket but the bottom.

What is Persistence? It is that something which enables a man who has worked diligently ten hours a day for ten days without result, to work harder during the next ten days.

What is Persistence? It is that something which enables a man to say "I'm going to make good in this business or die of starvation. No one shall ever say Bill Wilkins was a quitter."

What is Persistence? It is that something which enables a man who wrote a half million in 1916 to say, "I'll work harder in 1917."

In short Persistence is good common horse sense with a perpetual kick in it.

Now let us summarize briefly the meaning of the twelve letters in "Salesmanship," as we have studied them since January of last year.

S—Sand.—The grit to tackle a thing and stick to it.

A—Aim.—A definite mark toward which to strive.

L—Loyalty.—To be true to yourself, your client and yourself.

E—Enthusiasm.—To believe in your proposition so religiously that the other man will "catch it from you."

S—System.—A definite way to reach your aim.

M—Mastery.—Mastery of every point of the proposition you have for sale. Mastery of self and mastery of circumstances.

A—Assurance.—Freedom from doubt—an inborn knowledge that you can and will succeed.

N—Neatness.—Clothes do not make the man but they help to make the other man's opinion of him.

S—Study.—"We begin to be wise when we find out how little we know." Study policy contracts, men and the methods of successful salesmen.

H—Honesty.—It is better to perish if need be in an effort to find a right way than to travel a path that is known to be wrong. Some men may have all of the other qualities of a successful salesman and get there for a brief season but it takes an honest man to stay there.

I—Imagination.—The power to see present conditions through the other man's eyes and then to help him see future conditions through yours. The power to make an image of your goal and the path leading to it.

P—Persistence.—To keep on keeping on.—Germania Life Service.

The Aachen & Munich has been transferred from Geo. O. Hoadley to Selbach & Deans, and is therefore no longer in an office with a British company.

The Northwestern Mutual Fire of Seattle had a premium income of \$650,548 last year, with \$203,187 losses.

Indemnity Payable Only When Steel Chest Is Opened by Tools or Explosives

In *Grayson v. Maryland Casualty Co.*, supreme court of Nebraska, 160 N. W. 81. This case, the circumstances and the court ruling, is like that of a southern California bank against the same company, as printed in the *Coast Review* some months ago.

Insured's place was burglarized. Window and show case were broken, the room in disorder, and the window sash raised. He afterward opened the outer door of the safe and put some money in, but not in the steel inner safe, and locked it. The next morning he opened the outer door, took the money out, when he saw that the inner safe had been opened. He noticed a drill mark and some abrasions on the inner door. There were two \$50 bills in the money chest, and \$500 in gold, which was all taken. The combination was the same as when he received the safe. On cross-examination he said he noticed no mark on the dial when the insurance adjuster went with him to examine the safe; first saw it a week or ten days afterward. A witness, a safe expert and who examined the same only on the day of the trial, testified to seeing a drill mark on the dial about a thirty-second of an inch deep and one-quarter of an inch wide, and a mark or abrasion just above the dial; that the drill mark had nothing to do with opening the inner door; that in his opinion the knob had been struck with a hide-faced mallet so as to bend the shaft or spindle and allow the combination to be manipulated so as to open the door.

A number of safe experts were called by defendant, who found the drill mark but no other marks, or indications of the use of a hammer. They agreed that the shaft or spindle was not bent; that, if the combination had been turned far enough so as to throw the tumblers, the drill mark on the door could not affect the lock at all.

Defendant's adjuster testified that he examined the lock carefully in plaintiff's presence on the morning of June 5, 1913; that he found no marks of any kind on the safe or on the door; that he asked plaintiff

if he saw any marks, and he said he did not, and that "they must have found the combination."

He then showed plaintiff the clause in the policy that made indemnity payable only when the steel chest had been opened by tools or explosives. He examined the safe again in December, 1914, and found the little drill hole in the dial. Another witness, who examined the safe during the trial and after plaintiff's expert, testified there was a glaze finish on the inner door, and that there were no marks upon it other than the drill mark. On rebuttal plaintiff denied saying the safe was opened by the combination.

The evidence is unsatisfactory, and it does not sustain the verdict on the point that entry into the inner chest had "been effected by the use of tools directly thereupon." Under the contract, this is essential to a recovery.

The judgment of the district court is reversed, and cause remanded.

Mrs. Brown versus Marshall A. Frank

The vice president of the new California Casualty Company is again in the spotlight. He was formerly a principal manager and stockholder of the Pacific Coast Casualty Company. At last accounts this company, after recovering some money from Frank, was suing him for five times that amount.

The other day Mrs. Rosa A. Brown, of 1256 Bush street, San Francisco, was arrested in Frank's office at his request. He says she bit him on the arm. As, doubtless, the arm is insured, why this fuss? She says she had to bite him in self defense.

A few months ago Frank caused the arrest of Mrs. Brown on a similar charge of rude, not to say savage and disorderly conduct. But the casualty man casually neglected to prosecute her.

More than five years ago her home was burglarized, Mrs. Brown says, during a dinner party. Not less than \$20,000 worth of jewelry was taken. This jewelry was insured in the Pacific Coast Company, in the sum of \$6,000. The insurance was paid. One of the reinsurers declined to pay, for

good and sufficient reasons. The claim was never pressed. The insurance money paid was refunded. It is said that it was this affair, and the consequent demand made on Frank by the Pacific Coast Casualty's new owners, that brought him hurriedly back from Europe.

Robert J. Hillas

Forty years of unbroken and zealous devotion to a single cause is a record in which any man may take a just pride and one which his friends must contemplate with profound satisfaction. When we look back forty years we are amazed to note how swiftly the years have flown and how short the period seems after all. But when we attempt to look into the future and to visualize such a period of time yet to come, our impressions are very different. The years that have gone seem borne on the fleetest of wings; those that are to come seem to move with leaden heel. Those that have passed crept upon us with noiseless stealth while we slept—like a thief in the night, and were gone before we knew it. "But this," we declare, "shall not happen again. We know your little game now, Mr. Time, and you will not fool us again. We are wide awake and hereafter you will find us fully prepared." And yet, even while we thus bluster and swagger and talk big, we know full well that the old rascal will go on playing us the same old trick.

Forty years ago Robert J. Hillas was just starting out to seek his fortune. It was the dawn of his career and he was peering into the dark and misty future endeavoring to discover what the coming day might have in store for him. Forty years seemed indeed a long, long way off. It was just then that The Fidelity & Casualty Company came into existence, and while it was but a tiny puling infant and yet in swaddling clothes, Mr. Hillas became one of those charged with the duty of directing and protecting its tender and uncertain life. From that day to this, throughout its childhood and youth, young manhood and robust middle age, the company has had his untiring and unremitting care. While yet a boy himself he entered the service of the company, then

just organized, and now he completes his fortieth year to find the company grown to its present great proportions and himself its president.

To celebrate this glorious achievement and express their affection and high appreciation of what he has done for the company and for all who are connected with it, the Resident Managers and general agents planned to tender Mr. Hillas a dinner. The arrangements had been completed and a large number of agents and managers had come together for the occasion, when, greatly to the surprise and regret of everyone, the president was taken ill in Chicago, where he was confined to his room. After several postponements the plan of giving the dinner had to be abandoned.

A luncheon was held by the Managers and Agents Association at Delmonico's at which were present agents and resident managers from all over the country, and the vice-presidents, secretaries, and heads of departments.

At the meeting a beautiful loving cup was by proxy presented to Mr. Hillas by the managers and general agents in token of their affection. The cup stands about two feet in height and is nearly eighteen inches across the bowl. It is of hand hammered silver, lined with gold.—Monthly Bulletin.

How different the firemen are from the lifemen, in respect to work and getting together. Life men have no such annual meeting, and varied and up-to-date addresses, and banquet, nor such an association or library, as the Fire Underwriters Association of the Pacific. The spirit of unity and co-operation is comparatively weak among life men.

Woodland, Cal., Feb. 8.—Mrs. Margaret Pool, charged by Alta Edwards with having set fire to her Riverbank home in order to collect the insurance of \$300, has been discharged by H. M. Ball, justice of the peace, who said the testimony indicated that the complaining witness was the guilty party. Miss Edwards, formerly a high school girl of Auburn, is being held pending an investigation.

CHIPS

—Not Sooner hut Later!

At the last meeting of the Oakland city council Mayor Davie and Commissioner Jackson engaged in an altercation, each claiming credit for the late reduction in rates in Oakland. The funny part of the matter is that the reduction took place a month ago and the two dignitaries had just heard of it.

—Farmers Mutual

This Modesto, Cal., mutual wrote \$514,528 insurance last year. Its income was \$5,540, and losses and expenses were \$3,952.

—Going to Alaska

Kenneth Hamilton, surveyor for the Board of Fire Underwriters, will in a few days sail for Alaska, where he will remain during the summer. Mr. Hamilton will survey the principal towns, including Fairbanks.

—Pennsylvania Fire

It appears to be a happy circumstance that the new offices of the Pacific department of the Pennsylvania adjoin those of the North British & Mercantile, whose financial interests now control the good old Philadelphia company. The new owners' policy will be to strengthen the Pennsylvania and maintain it as a leading American company, with a distinct organization, and its own departmental representation. As no better man could be selected as Coast manager, we assume as a matter of course that Mr. Osborn will be continued in his present position. By the way, Manager Osborn tried to lease 222 Sansome street, but the Phoenix of London was a day ahead of him.

—Chico, Cal., Fires

The loss for the quarter ending January 31 was \$24,735. The loss by the Diamond hotel fire was \$24,700. This loss was caused by a defective heating plant. Chief Tovell had protested against the plant but there is no ordinance governing the installation.

—Corcoran, Cal.

The new chemical fire engine is now installed. With its quick service it is believed the unusual fire losses of the past six months will not be repeated.

—Eureka, Cal.

This coast city will add an automobile pumping engine to its fire department. It will cooperate with the automobile chemical and hose wagon. The steam fire engines will be kept for use only in emergencies. Stokers and engineers now on pay will be dismissed.

Several firemen entered a house under quarantine for scarlet fever. They put out the fire, and were then themselves put in quarantine. This left one engine without a company for the time being.

—Woodland, Cal.

Members of the fire department of this interior town have begun regular Sunday inspections of public and private buildings, including dwellings. This is volunteer work, the firemen receiving no pay for it.

—Field Men

Christensen & Goodwin have appointed Jos. A. Boyce to succeed the late E. B. Flack as special for Arizona and southern California.

—Hunt for Missing Policyholders

The substantial completion of a voluntary search for missing policyholders, first undertaken by the Connecticut Mutual, is announced as follows: The total number of cases investigated, since October 1, 1911, is 3,762. Of this number, 3,601 have been located, and cleared up; and 665 of these represented policies on the lives of persons who had died, and under which no proofs of death had ever been made, before the company's investigation. The company has paid, to date, in the settlement of policies on the lives of these policyholders, whose beneficiaries had no knowledge that they held valid claims against the company, the sum of of \$275,799.62.

SPECIAL AGENT

Wishes to Make a Change

Special Agent, not out of employment, capable of getting business from best agents in *Northern* and *Central California* and *Nevada*, wishes to make a change. Can prove ability as **fire** and **auto** Special. If you are looking for a cheap man, don't answer. I have the connections and ability, and they are worth money.

Box 31, Coast Review,
122 Halleck Street, San Francisco.

ITEMS

January fire losses were staggering.

Burns Macdonald, son of the late Col. Macdonald and for a time a Coast special agent, is being sued for a divorce. He is now a stock broker in Boston.

The Germania Fire of New York made gains last year.

Assets are now \$8,553,704, and net surplus is \$3,331,219.

Frank P. Wilson, for fourteen years special agent for the Continental in California, and for twenty years with the company, has resigned, following the creation of a new Pacific department for the Continental, Fidelity-Phenix and American Eagle.

The California legislature will adjourn April 28—after disposing of 3,000 or 300,000 bills designed to straighten out the universe.

Helpful Suggestions to Local Agents; by D. A. Spencer; price 20 cents; 42 pages pamphlet.

The annual convention of the Metropolitan Life superintendents was held last month, and plans were made for this year. The summary of the business of 1916 was read, and as it was the greatest ever made by any company, the agents promptly raised the roof.

The Board of Fire Underwriters has lowered rates 10 percent on the average in Los Gatos and Oakdale, Cal.

The Frankfort general had a 67 percent loss ratio last year, making six bad years in succession. How does this company stand these heavy losses?

The public buildings insurance fund for Montana is among the defeated bills at this session of the legislature.

Don't belittle your opponent's goods; admit their merit, if they have any, but tactfully point out the advantages of your own line and show in what way it is superior.—Lipton.

I venture to remark that I have faith in the United States senate without Works.

THERE ARE ALWAYS GOOD OPPORTUNITIES

FOR THE RIGHT MEN with the

Pacific Mutual Life Insurance Company

of California



FOUNDED IN 1868

Assets

\$38,727,196 62

Capital and Surplus

\$4,932,024 50

See for an Agency Contract in California

Managers for Life Department

KILGARIF & BEAVER, Inc.

Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Pacific Mutual Bldg., Los Angeles

Managers for Accident Department

F. A. STEARNS.

Shreve Building, San Francisco

The PASCHALL-JONES CO.

Story Bldg., Los Angeles

Paid-for Life Insurance, \$171,913,618 00

ALASKA

The people of this territory—that is, the white males—having voted for prohibition of alcoholic liquids, the congress at Washington has voted for a territory-wide law. The open selling of alcohol will be discontinued and the buildings and interests concerned must be idle or otherwise occupied.

Mail carriers in Alaska, even in the winter time, dog-sled 4,000 miles in the interior. Leader dogs sell for \$100 or more. Mercury drops to 62 or more below. Water thrown into the air freezes before it falls to the ground. The effect on fire protection may be imagined. The area of this territory is greater than that of France, Germany and Belgium.

YUKON

Dawson.—With the thermometer 20 degrees below zero, fire started in the Yukonia hotel and destroyed it and the Pioneer, Northern and Cronin hotels and several shops.

FIRE

San Anselmo, Cal., was excited over the burning of the old Caroline Starr home on the hill. There being no water mains or fire hydrants on the street the firemen had to string hose across lots 1,400 feet to the hydrant on the lower road. The best they could do was to get enough pressure through a small nozzle to throw water more than twelve feet. The house burned to the ground.

St. Helena, Cal., Feb. 17. — Upsetting coal oil lamp caused the burning of W. R. Falwell home, on Alleyn avenue.

Davis, Cal., has done nothing since it was partly burned in November. No hose or apparatus has been bought, not even a bucket.

Riverside county, Cal., has a new mutual fire company, with 74 charter members.

Oakdale, Cal., bought a new auto fire truck for \$7,500. Whereupon the mayor resigned because of such extravagance, though the Board in consequence lowered rates 10 percent.

Kaybeck (Quebec) has had seven serious fires within a month.

LIFE

The higher the development of a man's brain the better prospect he is for the life insurance salesman, and the more insurance he is able to buy. This being true, how ridiculous it is for the agent, whose object and duty it is to indemnify against the destruction of brain power, to confine his operations to a class of people whose brains are appraised at a very low value in the business world.—R. W. Stevens.

GENERAL

The Financial Times says the Sharples Separator and the Arizona Fire have ceased to transact business in British Columbia.

Stockholders' Liability

In this country, or in California at least, the holders of speculative stock are liable for the difference between the paid-in value and the par value. For example if you buy copper stock \$5 paid in but \$100 par value, and development expenses pile up and must be paid, the creditors can sue the stockholders for the corporation's debts, for all the difference between \$5 paid and the \$100 par, if the entire difference be needed to pay the debts. This liability includes the sums which the directors or receivers are unable to collect from insolvent or unreachable stockholders. Apparently, too, this class of part-paid-in stockholders are also further liable, in California, for the proportion of the liabilities which their stock bears to the total capital stock of the corporation.

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1916) . \$10,873,210

NET SURPLUS, " . 4,537,559

E. F. BEDDALL

President

N. S. BARTOW

Secretary

GEO. W. BURCHELL

Vice-President

Gross Assets JAN. 1 1916 \$119,399,530

Exclusively Fire Assets 52,857,075

Net Surplus - - 24,462,872

Losses Paid - - 287,726,461

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager

LIVERPOOL, ENGLAND

DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
San Francisco, Montreal.  Agencies in all principal Cities and Towns



ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING. SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston,
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, J. T. O'Brien, R. S. Folger,
B. Matt Evans, C. A. Luhrs (automobile).

Why Underwriter?

The word underwriter means literally to write under or to subscribe. The insurance meaning was originally given the word in marine insurance by its use by individual insurers who underwrote jointly a guarantee of indemnity. There had previously been underwriters or subscribers to various kinds of contracts or guarantees, but after a time the use of the word became in a great measure limited to insurance or risk subscribers. Incorporated companies, later engaging in insurance, very naturally were referred to as "the underwriters."

Language is always in a flux state. The meaning of a word may be altogether different in the next generation. Undertaker is a word which originally meant any one who undertakes an enterprise. Absurdly enough, the word in time assumed a restricted meaning, that of one who coffins and buries the dead. Now this meaning

is passing and will soon be understood only in the country districts.

The restricted meaning of underwriter is fast passing. It is not so long ago when everybody understood underwriter to mean only the man who covered marine and fire hazards. Later, life men and casualty men who never underwrite were included in the term underwriter.

In recent years there has been such a vast output of new securities and so much advertising of the underwriters who underwrote the issues, that the word underwriter as meaning insurer is passing. Insurance men should discontinue the use of the word as meaning insurer, for insurance men who actually underwrite a policy are very few indeed.

The name "Underwriter" for an insurance journal is becoming doubly absurd; for the paper never underwrites anything, and the underwriter with whom the public has become most familiar is the great financier.

Coast Review's Pacific Fire Chart 1917

Resembling the 1916 Chart but with a new feature.

Companies' Coast Fire Business Totals.

Companies' Business by States of Pacific (As far as reported at the time of going to press).

Five Years Ruled Figures for Comparison.

Oldest Fire Chart in the West.

Original Features, Including Digest of 12 Months' Court Decisions.

WILL BE ISSUED EARLIER. PRICE 25 cts.

Insurance Business in Germany

The number of German fire companies is the same now as before the war. Naturally the premium income has fallen, about 4 per cent; but losses have fallen off about 9 per cent. Marine premiums have fallen off about 4 percent. Life premiums are nearly 5 percent less, but death claims have increased 6 percent. In the three classes premium reserves have increased.

The building occupied by the two Hartfords, San Francisco, is named "The Hartford."

The Bankers Life Company has \$415,000,-000 life insurance in force.

California January Bank Clearings

	1917	1916
San Francisco	\$376,218,501	\$241,397,635
Los Angeles	134,244,000	97,919,923
Oakland	23,198,004	16,658,233
Sacramento	12,008,723	9,929,433
San Diego	12,192,865	8,643,302
Fresno	8,435,317	4,410,966
Stockton	6,939,387	6,121,272
San Jose	3,754,785	2,985,162
Pasadena	5,253,401	4,142,644
Bakersfield	3,111,515	1,478,264
Santa Rosa	1,105,737	801,651
Long Beach	3,256,884	2,230,828

New York City Premiums

The Home leads in New York City premiums. The Liverpool & London & Globe is second.

1849

"OLD AND TRIED."

1917

Glens Falls Insurance Company

Glens Falls, New York

Abstract from its 67th Annual Statement, January 1, 1917

Total Cash Assets, - - - - \$6,429,946 53

LIABILITIES

Capital Stock,	\$ 500,000 00	
Unpaid Losses,	415,202 60	
Reserve for Unearned Premiums,	2,864,909 15	
Reserve for Taxes, etc.,	122,988 89	
Reserve for Dividends,	155,000 00	\$4,058,100 64

Net Surplus Over All Liabilities, - - \$2,371,845 89

<i>Increase in Assets,</i>	\$570,000.00
<i>Increase in Unearned Premiums,</i>	239,071.00
<i>Increase in NET SURPLUS,</i>	117,635.00

FIRE, MARINE, TORNADO and AUTOMOBILE INSURANCE

E. E. POTTER & SONS, Pacific Coast General Agents

576-578 Sacramento Street, - San Francisco

Pacific Coast Department
324 Sansome Street, : San Francisco

Insurance Company of North America

Assets, : : : \$20,838,450 21 OF PHILADELPHIA

Alliance Insurance Company OF PHILADELPHIA

Assets, : : : \$2,678,459 21

Yorkshire Insurance Company, Ltd., OF ENGLAND

U. S. Assets, : : : \$1,037,806 00

Northern Insurance Company OF NEW YORK

Assets, : : : \$1,521,500 00

FIRE INSURANCE

AUTOMOBILE INSURANCE

MOTOR BOAT INSURANCE

PARCEL POST and TOURIST BAGGAGE INSURANCE

JAMES C. JOHNSTON, Manager

J. K. HAMILTON, ASSIST. MANAGER

MCCLURE KELLY, ASSIST. MANAGER

OREGON

The legislature is considering a bill prohibiting the sale or use of snuff. It is regarded merely as a freak or joke bill.

Astoria, Or.—Burning of the Clatsop Mill Co. lumber plant caused a loss of \$250,000, insured in the Lumbermen's Indemnity Exchange of Seattle.

An Oregon senate bill reduces the salary of an industrial accident commissioner from \$3,600 to \$3,000 and eliminates one commissioner.

Cantonville, Or., has a woman mayor who has appointed women officials. Only women will be in authority. Their husbands will run the town.

FIRE

Insurance against the risk of riot and civil commotion has recently been

placed on much New South Wales property.

Sprinklered risks burned lately on this continent have cost the fire insurers over \$3,000,000. Much of this loss was due to frozen pipes.

MARINE

The old Kosmos liner Sesostris, for ten years on the beach at Ocas, Guatemala, has been floated and will be drydocked at San Francisco. The profit to the salvors will be about \$700,000.

Adelaide, Australia, via London, Feb. 5.—The American schooner Kona has grounded at Cape St. Albans, Kangaroo Island, South Australia, and has broken up completely. The Kona, 679 tons, was owned in San Francisco.

"The Largest Fire Insurance Company in America."

Organized 1853



ELBRIDGE G. SNOW, President

SAN FRANCISCO TEN YEARS AGO

TEN YEARS AGO "THE HOME OF NEW YORK" KEPT FAITH WITH ITS POLICYHOLDERS IN SAN FRANCISCO, AND WITH ITS AGENTS EVERYWHERE, IN CONFORMITY WITH ITS REPUTATION, BY PROMPTLY NOTIFYING ITS REPRESENTATIVES IN THE STRICKEN CITY THAT ALL LOSSES WOULD BE PAID IN FULL IMMEDIATELY ON ADJUSTMENT, AND THIS WAS DONE. "THE HOME OF NEW YORK" STILL LEADS, WITH ASSETS LARGER THAN THOSE OF ANY OTHER FIRE INSURANCE COMPANY IN AMERICA.

All Branches of Fire and Allied Insurance

STRENGTH

REPUTATION

SERVICE

ROFF & SHEAHAN, General Agents

333 California Street

:

:

San Francisco

The building which will house the San Francisco general offices of the S. P. railroad will be ten stories in height. It will require 20,000 cubic yards of concrete which require about 80 cars of cement. It will need 3,500 tons of steel—40 tons to a car—and 500 tons of reinforcing steel besides 20 miles or thirty carloads of piping and piles, each 115 feet long. The building will weigh, when completed, 55,000 tons, the steel averaging 3,500 tons and the piling 6,600. Looking after the piling, incidentally, has been no small job when it is considered that the new structure itself calls for 50 miles of piling besides an additional 10 miles under the Buckley building. The 2,236 piles under the building, proper, are 115 feet long and reach 130 feet below sidewalk to hardpan, making the biggest, deepest and heaviest foundation in San Francisco and, probably, on the Pacific Coast. There was difficulty encountered in getting these piles because of the increasing demand for long timber, but they were finally

obtained from the Douglas fir forests of Oregon, and each 16 piles required three freight cars to haul them to San Francisco. They are crowned with a cap of concrete, 5 feet thick and 16 feet square, full of reinforced steel rods. There are 151 of the caps or piers, varying according to the weight they are to support from 4 to 40 piles beneath them. For the driving of this timber, two mammoth drivers, the largest ever set up on the Pacific Coast, were constructed that were 135 feet high and the hammer of one of them weighed 16,000 pounds, hitting 60 times a minute, or once every second in operation, with a 7,500 moving part.

A. L. Bradley, one of the leading members of the C. A. Reed organization at Los Angeles, was killed in a recent automobile accident while en route from Bakersfield, California, to Fresno, California. J. B. Keyes, a passenger in the same car with Mr. Bradley, was instantly killed and Mr. Bradley, whose skull was crushed, died soon after in a hospital.—Grit.

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS**. Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE--- West Coast - San Francisco Life Building, San Francisco, Northwest corner
Pine and Leidesdorff Streets

Another Disastrous Flywheel Accident

This third accident occurred on September 22, 1916, at the power plant of the Mansfield Railway Light and Power Co., Mansfield, Ohio. The wheel, 16 feet in diameter, was mounted on an engine of the Corliss type. The engine had just been started up, and the accident occurred before the load had been thrown on. The explanation offered is that for some reason the governor failed to control the speed, and thus caused the flywheel to be disrupted by centrifugal force.

The engineer was killed instantly. The flywheel was a total loss, the main bearing being torn from the engine bed and the out-board bearing hurled through the window. The crank disc was broken, the connecting rod twisted and bent, and the wrist plate and cylinder bracket were broken. In fact, so much of the engine was destroyed that little of value remained except the cylinder itself.

Pieces from the rim and spokes were

hurled in two directions. Holes twenty feet square were made in the roof. One piece, after going through the roof of the engine room, fell back through the roof of the boiler room and lodged between the settings of two boilers. If this piece had fallen upon the boilers, there probably would have resulted a boiler explosion as well as a flywheel explosion.

One section of the wheel was thrown across the street, and landed at the side door of a saloon. The piece itself missed the saloon, but bricks from the power plant, that went with this piece, were hurled into and destroyed plate glass and window lights in the saloon. One piece was hurled up over the saloon into an adjacent street, and another piece struck a pile of structural iron, badly twisting and bending some of it. Besides damage to the flywheel and the engine, there also was some damage to other machinery in the power plant.—Monthly Bulletin of Fidelity & Casualty Co.

Fire Automobile Marine

COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$ 14,750,000
Paid-Up Capital	1,475,000
Total Cash Assets, Gold	67,581,595
Total Liabilities, including re-insurance reserve	56,390,685
Cash Surplus to Policyholders	11,190,910
Total Amount of Claims Paid	198,018,581

Assets in United States Held by Trustees, \$9,868,370

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.

San Francisco

E. T. NIEBLING, Manager

R. C. MEDCRAFT, Assistant Manager

THE LARGEST INDEPENDENT FIRE INSURANCE OFFICE ON THE PACIFIC COAST

AUTOMOBILE FIRE SPRINKLER LEAKAGE INSURANCE
PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY

Organized 1824

THE NEW BRUNSWICK FIRE INSURANCE COMPANY

Organized 1826

THE NORTH RIVER INSURANCE COMPANY

Organized 1822

MERCHANTS FIRE ASSURANCE CORPORATION

Organized 1910

NEW JERSEY FIRE INSURANCE COMPANY

Organized 1910

WM. W. ALVERSON, Manager

H. T. UNGEWITTER, Asst. Mgr.

374 PINE STREET, SAN FRANCISCO, CAL.

AUTOMOBILE DEPARTMENT

L. V. BENTLEY, SUPERINTENDENT

Special Agents—Portland: A. M. Lovelace, W. E. Helfrich; San Francisco: R. L. Ellis, T. B. Clarke;
Los Angeles: T. J. Keleher; Salt Lake City: W. T. Booth

TERRITORY: —Alaska -- Arizona -- British Columbia -- Washington -- Oregon -- California -- Nevada
Utah -- Idaho -- Montana -- Hawaiian Islands.

Insurance Placed Anywhere in the United States and Dominion of Canada

CALIFORNIA

Redondo, Cal., a small beach town 18 miles from Los Angeles, has voted dry. The saloons and the big hotel will be affected.

The San Francisco "vice crusade," driving inmates from Jackson, Commercial and other streets, has resulted



VULCAN FIRE

Insurance Company

OF OAKLAND, CAL.

Capital, \$500,000 00

Net Surplus, 428,526 90

Surplus to Policyholders, . . 928,526 90

Cash, Bonds and Secured

Loans, 1,048,906 67

Other Assets, 57,727 19

Total Assets, 1,106,633 86

J. F. CARLSTON, PRESIDENT

Underwriting Department

229 Sansome St., : San Francisco

ARNOLD HODGKINSON, SECRETARY

H. B. KEITH, MANAGER



in wholesale vacancies and the closing of saloons in the vicinity. It is not probable that any fires will follow.

Calistoga will soon own its water plant.

A California bill would forbid the sale as a beverage of any drinks containing more than 10 percent of alcohol. It is asserted that such a law would kill the wine and wine-grape industries, the soil being too rich to produce wines with so small a percent of alcohol.

San Francisco's exports by sea in 1916, \$152,827,816, an increase of over \$52,215,191.

BRITISH COLUMBIA

The soldier vote taken "at the front," is almost solidly "wet," and may overcome the 6,000 majority for prohibition.

WASHINGTON

Washington state will be bone dry in less than ninety days. Only clergymen will be allowed possession of intoxicating liquors.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$3,270,655 00

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

Leaking Gas Explosion Fire and Death

Chicago, Ill., Feb. 2.—More than a hundred men worked Friday night over the smouldering, ice covered ruins of a tenement house, wrecked by an explosion early on Friday. The tenement, in the heart of the west side Ghetto district, contained sleeping men, women and children estimated at between eighty and ninety. Seven died and 27 are missing. The explosion is believed to have been caused

by a leaking gas main, the gas finally reaching a hall light. Long after the three story brick building had fallen a pillar of fire stood up from the ruins, indicating a flow of gas, and it was not until hours later that this could be stopped.

Forty American legislatures are in session. This is worse than war.

Politicians increase the taxes and then wonder why the cost of living increases.

ARE YOU PLEASED?
IF NOT, SEE

US

**POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
Occidental Life Insurance Co.
OF CALIFORNIA**

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$28,000,000

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.—V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets \$1,934,281.00

Liabilities in United States 1,112,317.00

Surplus \$821,964.00

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

COMPENSATION

The New York state compensation Fund got the Standard Oil risk back again, after being in the Travelers a month. How? Politics? Or by cutting the premium nearly \$50,000?

GENERAL

Chlorination of Sacramento's water, it is claimed, saves 23 lives and 250 cases of typhoid fever a year.

Adelaide is 30 days from San Francisco.

FIRE**NIAGARA FIRE Insurance Company**

Assets, - \$7,502,873.00 Surplus to Policyholders, - \$3,387,433.00

DETROIT FIRE & MARINE Insurance Company

Assets, - \$2,274,403.00 Surplus to Policyholders, - \$1,533,737.00

NIAGARA - DETROIT UNDERWRITERS

Assets, - \$11,301,668.00 Surplus to Policyholders, - \$5,667,165.00

EDWIN PARRISH, Manager*Pacific Coast Department 334 Pine St., - San Francisco***Always A Place****For Dependable Agents**

THOSE who can not only write applications but deliver policies, and are energetic in their methods. Good positions are ready for such men.

UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

ARTHUR L. BATES, PresidentAddress ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.**GEO. ELLIOTT HUNT, Manager**
Shreve Bldg., San Francisco**T. H. McAllis, Manager, Board of Trade Bldg.**
Portland, Ore.**P. B. Duren, Manager, Boston Block, Seattle,**
Wash.**J. E. Evans, Manager, Vancouver, B. C.****GERMANIA****FIRE INSURANCE COMPANY,****NEW YORK.****ORGANIZED 1859.**

Statement, January 1, 1916.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,029,651 84
Liabilities - - - - -	3,920,295 68
Net Surplus, - - -	3,109,356 16
Surplus for Policyholders	4,109,356 16

HEAD OFFICE**Cor. William and Cedar Sts.**

The Orient, Imperial, Phoenix Assurance and Palatine will not write hail business this season. Also, American, American Central, London & Lancashire, and Springfield.

Birmingham, Alabama, requires \$500 license for each salvage sale in that city. This is a license to protect local merchants from competition with cheap shelfworn and damaged goods shipped in from country towns.

American Central INSURANCE COMPANY
of St. Louis

Established 1853

Assets, \$4,076,388 Surplus to Policyholders, \$2,037,306 Losses Paid, \$31,008,877

St. Paul F. & M. INSURANCE COMPANY
of St. Paul, Minn.

Established 1865

Assets, \$11,320,710 Surplus to Policyholders, \$4,899,457 Losses Paid, \$52,559,624

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK**Mercantile** F. & M. UNDERWRITERS
of St. Louis**Minnesota** UNDERWRITERS
of St. Paul

Assets \$4,076,388

Assets \$11,320,710

Surplus to Policyholders 2,037,306

Surplus to Policyholders 4,894,457

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers*Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.***Fire Association**

Organized 1817

Of PHILADELPHIA

Began on Coast 1873

Losses Paid in San Francisco in 1906, - - - \$1,835,930

Cash Assets, - \$10,046,848.04 Surplus to Policyholders, - \$3,268,204.00

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$30,210,613.03

Surplus to Policyholders, - \$12,182,024.94

Net Losses Paid in San Francisco in 1906. - - \$5,064,178.03

F. M. AVERY, Manager

Pacific Coast Department 242 - 244 Sansome Street, San Francisco

*SPECIAL AGENTS:—C. L. BARSOTTI, T. F. O'GRADY, H. W. HOGAN, San Francisco;
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.*

Vallejo, Cal., Feb. 6.—Fire at the James Robertson ship yards on San Pablo bay caused damage today estimated at \$10,000, but was brought under control before damaging two motor schooners on the ways valued at more than \$500,000. The fire started in an explosion of a gasoline tank. The fire department from the United States arsenal at Benicia and town fire departments from Benicia and Vallejo aided in subduing the blaze.

Washington, D. C., Feb. 2.—Reports reaching here from Boise, Idaho, and Salem, Ore., indicate that anti-alien bills, said to have been aimed at the Japanese, have been withdrawn from the Oregon and Idaho legislatures in order not to embarrass the government in the present international crisis. Japanese representations to the United States against both measures are considered no less serious than her protests against the California laws four years ago.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT | WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

BENJ. J. SMITH,
MANAGER

FRED'K S. DICK, Assistant Manager

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.

of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts

Incorporated 1849

Total Assets \$11,695,373 60

Total Liabilities 9,114,706 97

Net Surplus 2,580,666 63

SURPLUS TO POLICYHOLDERS, \$5,080,666.63

NEWARK

Fire Ins. Co.

of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey

Incorporated 1811

Total Assets \$ 2,153,768 00

Total Liabilities 1,222,152 00

Net Surplus 431,616 00

SURPLUS TO POLICYHOLDERS, \$931,616.00

150 Sansome Street,

: San Francisco

GEORGE W. DORNIN, Manager

JOHN C. DORNIN, Asst. Manager

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING L. B. ROGERS J. E. CRANDALL C. H. ANDERSON
FRANK H. YOUNG H. K. NOURSE

Esparto, Cal., Jan. 27. — Yesterday school building and the county library. fire destroyed the two-story grammar Insurance \$2,300.

The "Home Life"

The fifty-sixth annual statement of the Home Life Insurance Company, of which George E. Ide is President, presents a record of substantial benefits to its policyholders during the year and a solid growth in financial strength.

Assets increased to \$32,029,439.71 after paying to policyholders \$3,447,381, including dividends of

\$602,271

The insurance in force was increased by \$4,766,740, and is now

\$125,660,173

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital \$1,000,000.00
Surplus to Policyholders . . 1,263,340.00
Assets 4,195,444.00

DIXWELL DAVENPORT, Manager

METROPOLITAN DEPARTMENT

San Francisco National Bank Bldg., 451 California Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
509 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.

WM. P. CASSELL, Oregon, British Columbia and
Western Washington, 923 Leary Bldg., Seattle

Print Goods
by Parcel Post

Send for Catalog

Phoenix Printing Company

122 Halleck St.,

San Francisco

ESTABLISHED 1894

LIFE

Japanese in Japan can now take out government life insurance in a limited sum without any medical examination, but if the insured die in two years, except of one of five named diseases, the estate cannot collect the full amount.

The Deseret Association of Life Underwriters of Salt Lake City held an important meeting Feb. 10. Matters pertaining to the welfare of insurance in general were discussed, including legislative matters. W. E. McKell addressed the association, setting forth his reasons for uniting with the Insurance Federation of Utah, which organization was formed some time ago. John D. Spencer, president of the association, presided.

The month of March will be general agents' month for the Bankers Life Company of Des Moines as the result of a suggestion offered by A. F. Smith of San Francisco at the recent general agents' conference. Mr. Smith proposed that the month of March be set aside as a period during which the field force of the company show its appreciation of the general agents by writing the largest possible volume of business. Mr. Smith further stipulated that one of the requirements of the month would be for each general agent to produce at least \$10,000 of personal business.

FIRE

The Saxon plant in Detroit carried \$1,000,000 use and occupancy insurance. The automatics were frozen when the fire broke out. The u. and o. insurance is very handy now.



INSURANCE CO.

HOME OFFICE
NORTHERN LIFE BLDG
SEATTLE
U. S. A.

A WESTERN COMPANY
With "Western" Prestige

INSURANCE IN FORCE
\$13,000,000.00

ASSETS

\$1,250,000.00

Combination "3 in 1" Policy Contracts, for Life, Accident and Health Insurance written in any Form—Life, Endowment or Term—having liberal Cash, Loan, Automatically Extended Insurance, and Permanent Disability features.

**GOOD AGENCY CONTRACTS to
RELIABLE "LIVE" INSURANCE MEN.**



Insurance in Force, \$415,000,000.00

BANKERS LIFE COMPANY, DES MOINES, IOWA.



INDUSTRIAL CONCERNS throughout the land are proving the patriotism of business by insuring entire staffs of employees. The Prudential will lend a hand—make it easy for firms to insure their workers.

Family Insurance has placed America First in Life Insurance, and Group Insurance will help to keep it there.

The Prudential has a fine Group plan. Group Insurance is endorsed by every concern that has tried it. Send for brief, forceful, descriptive circular.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

Incorporated Under the Laws of the State of New Jersey

FORREST F. DRYDEN, President

HOME OFFICE, NEWARK, N. J.

Worth More Dead?

The inclosed clipping was taken from our local paper. Apparently, humble man still has a market value from an investment standpoint.

Here is the letter:

TO MODERN WOODMEN

I wish to thank the Modern Woodmen order for their prompt payment of my insurance. And wish to say I think it has been a splendid investment.

Mrs. Ella R. Boyd.

—Off the Record, in Docket.

**When a Man Can't
Meet His Payments**

Often a man need encouragement rather than a stare when he can't meet his payments.

A man is usually paralyzed by fear, but stirred to action by encouragement.

The other day a manufacturer called up a certain machinery builder and told him that he was not going to be able to meet his next payment.

This manufacturer was a man with more ambition than capital, which is such a common fault that it almost resolves itself into a virtue; for old man Armour once told a friend that if there was a bank in Chicago that he didn't owe he would give the friend a check on it.

When this manufacturer telephoned, the machinery builder discovered a slight tone of lamentation in his customer's voice and he hung up the receiver and went over to see the delinquent.

He did not urge him, but rather applied the reverse method by telling him to forget it, to go right on and do the best he could, that it was a good thing to get behind now and again to find out who his friends were.

The manufacturer thought a minute and finally said: "I have several contracts here for products that have been held up through no fault of ours. I have my good money in these contracts for both labor and material and I see no reason why I shouldn't ask for a payment on account."

The manufacturer met the payment to the builder exactly when it was due, and after telling him, mind you, that he was not going to meet it.

If this machinery builder had gone down there and pushed and frightened his customer he would have paralyzed him so that he would not have thought of the resources of his unfinished contracts.

Most debtors desire to pay their debts and there is no need of urging or frightening them, and this is particularly true of ambitious men.

These men will respond more readily to encouragement in that which they desire to do.

The man who overreaches his ability to pay is usually one to whom it was a fault of bad judgment to extend the original credit, and he has nothing which can be urged or frightened out of him.

The men who have and won't pay are very rare when the whole number of transactions are averaged—and these men usually don't have very long.—*Cottrell's Magazine.*

Conservation of Human Life Urged

The report of the Chamber of Commerce of U. S. committee advocates increased safety for workmen. It is contended that in the course of the last twenty-five years the danger in industries to life and limb has grown in breadth and intensity. The report even goes so far as to say that in the United States each year there are about 25,000 deaths which result from industrial accidents. In three industries—metal mining, coal mining and lumber—with 1,400,000 employees in 1913 the number of fatalities is said to be almost exactly the same as among railway employees, although there were 300,000 more railway employees.

UTAH

The Utah legislature has passed and the governor has signed the original Young dry bill.

CALIFORNIA

Nevada City will undertake to make improvements necessary to secure lower insurance rates.

From the statistical report of the California state mining bureau careful estimates indicate that the total for all products metallic and non-metallic, will reach a figure approximating \$119,000,000, as against a total of \$96,663,369 in 1915 and for the first time in the history of the state exceed-

ing one hundred millions in value. The major portion of the increase is due to copper, the output of which increased about 50 percent in quantity and over 60 percent in price per pound, thus more than doubling the value of the year's product. Petroleum showed an increase of about 2,000,000 barrels in quantity and some \$5,000,000 in value.

Napa, Cal., Jan. 20.—A gas stove range, lighted for an hour, exploded. Steam coming from water in the grate, it is said, caused the explosion. A woman seated in front of the stove was badly burned.

The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

ANNUAL STATEMENT, DECEMBER 31, 1916

Assets	\$13,788,795 23
Liabilities	9,708,052 97
Capital	1,000,000 00
Surplus over all liabilities	3,080,742 26
Losses Paid to December 31, 1916	56,090,684 58

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange,
San Francisco, Washington and Oregon—SEELEY & CO., 111 S. 10th
St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS---C. W. Rohrer, LOS ANGELES; Rod E. Smith, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnsen, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

Pacific Branch—Southeast corner Snsome and Pine Sts., San Francisco

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH
(which are but a small part of total fire assets of the Company) **\$8,926,952.00****E. G. RICHARDS, Manager****W. S. BERDAN, Deputy Asst. Manager****GEORGE M. WARD, Resident Sec'y Local Dept.**
234 Pine Street, San Francisco, California.**FIELD REPRESENTATIVES:**E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 504 Empire State Bldg., Spokane, Wash.,
E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith,
24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco.**AGENTS WANTED**

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$--- in premiums." "My business is chiefly ---." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye. They will pay you a handsome commission, too.

Scottish Union and National

*Insurance Company
Of Great Britain.*

Organized 1824,

**FIRE - LIGHTNING - TORNADO
AUTOMOBILE - SPRINKLER LEAKAGE****North American Branch:
Hartford, Conn.****JAMES H. BREWSTER
MANAGER.****FIELD REPRESENTATIVES:**FRED W. GASTON, Tacoma, Wash.,
Oregon, Washington, British Columbia.JOHN L. REAMS, State Agent,
706 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,
Montana and IdahoH. W. FORES, San Francisco, Cal.,
General Agent, California, Nevada, Arizona.**SAN FRANCISCO OFFICE:
201 Sansome Street***Twelfth Edition***PACIFIC FIRE MANUAL***—Twelfth Edition***WITH COLORED DIAGRAMS****WITH REVISED FIGURES****\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE****MUTUAL FIRE LEAFLETS INSERTED**

Single Copies, \$1.00

For Sale by Coast Review

122 Halleck St., San Francisco

CALIFORNIA

Piedmont, Cal., has voted, issued and sold \$25,000 in bonds for new fire apparatus, which will be bought at once.

Martinez is prosperous, tho the boom has subsided. The Shell oil works, now employing 300 men, will soon run three shifts a day and treble their employees.

**Mails Long Interrupted
By Snow Blockades**

The recent snow and ice blockades of railway traffic in the Rocky Mountains stopped the passage of mails to and fro. For several days, in two periods, no mails were received from the East. Some of our exchanges were belated two weeks and more. "Don't let it happen again."

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.
OF TORONTO (INCORPORATED 1851)

UNITED STATES ASSETS	\$2,578,165.00
LIABILITIES IN UNITED STATES	1,524,276.00
<i>Surplus</i>	<i>\$1,076,347.75</i>

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$20,000,000.00.

Svea Insurance Co.*of Gothenburg***Agricultural Insurance Co.***of Wintertown, N. Y.***Globe & Rutgers Fire Ins. Co.***of New York, N. Y.***Hamilton Fire Insurance Co.***of New York, N. Y.***Globe Underwriters Agency***of New York, N. Y.***Sea Insurance Co., Ltd.***of Liverpool, Eng.***EDWARD BROWN & SONS**

GENERAL AGENTS

202 - 204 Sansome St., SAN FRANCISCO

22,000 EDITION

It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.00

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

Concrete Bridge Collapses

Spokane, Feb. 6. — At least two men were killed, two are dying and nine were seriously injured late today when the new 250-foot concrete arch city bridge over the Spokane river at Post street collapsed, precipitating 26 workmen into the turbulent stream just above the Spokane falls. Several workmen miraculously escaped uninjured while others who were seriously hurt were rescued by firemen and policemen who risked their lives descending upon the wreckage piled up in the river.

Melbourne is 26 days from San Francisco.

San Francisco contractors who are engaged in completing the link of the San Diego & Arizona Railway have, at this time, two building camps at which several carloads of machinery and implements are being unloaded. They will have a force of 1,500 men at work soon. The road is to be completed by early summer and in full operation with transcontinental freight by New Year's Day, 1918.

Argentine. — La Plata requires all peddlers to bathe in the presence of a city inspector. There is no mention of sex.

Pittsburg, Jan. 27. — Fire in the business district today destroyed some fifteen buildings.

The Pioneer German Fire Insurance Company in America



Hamburg-Bremen Fire Insurance Company

HAMBURG, GERMANY

Organized in 1854

Entered United States in 1858

Total Losses Paid in the United States, \$27,000,000

United States Branch : 123 William Street, - NEW YORK

H. N. KELSEY, Manager

AGENTS WANTED IN UNREPRESENTED POINTS

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President JOHN M. TAYLOR, Hartford, Conn.

Insurance in force, 107,262 Policies for - \$253,439,405.12

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1916,	- - - -	\$310,337,255.71
Total returned to Policyholders, as above noted, in same period	- - - -	319,548,729.00
Excess of amount returned	- - - -	9,211,473.29

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$35,000,000.00

A Successful Record of Nearly Two Hundred Years.

Losses Paid During That Time Exceed

\$230,000,000.00

United States Branch, 92 William St., New York City

R. D. HARVEY. United States Mgr.

LAWRENCE F. LAMPING. State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital paid up (Gold)	-	-	\$ 250,000 00
Cash Assets (Gold)	-	-	3,353,190 12
Net Surplus (Gold)	-	-	2,359,803 17
Bonds on deposit in the U. S.	-	-	399,500 00

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents

Since January, 1882

E. L. BARRY, Manager

320 California Street, San Francisco

[Babcock Building]

PHŒNIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

E. C. F. KNOWLES,

General Agent for Pacific Coast

MUNRO ENGLISH,

Assistant General Agent

222 SANSOME STREET

Security Building
(Entrance on Halleck Street)

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building

33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

Accident Policies

*Of all kinds at very low rates.
Employers Liability Policies in-
demnifying employers against
claims for accidents to employes.
Individual, Fidelity Bonds and
Accident Policies. Workmen's
Benefit Policies. Vehicle Insur-
ance. General Liability Policies
on buildings. Elevator insurance.*

CHAS. J. OKELL & CO.

General Agents, - - San Francisco, Cal.

Royal Insurance Building

MARINE

Because of the great demand for ocean and coastwise tonnage, seventy-one vessels, with a gross capacity of 683,770 tons, were purchased and taken out of the Great Lakes trade and transferred to the sea, last year. The list included twelve ore carriers of the 10,000-ton class.

Washington, Feb. 10. — Increases from 125 percent to 900 percent for war risk insurance issued by the Federal War Risk Insurance Bureau are announced. They are effective from all American ports to all destinations.

The largest advances are in rates from Atlantic and Pacific ports of the United States to South America and from Pacific ports of the United States to China and Japan. The former are increased from one-tenth of 1 percent to 1 percent; the latter from one-twentieth of 1 percent to one-half of 1 percent.

From the American ports to the west coast of Great Britain there is an increase of from one-half of 1 percent to 2 percent; to London an increase of $\frac{5}{8}$ of 1 percent to 2 percent.

To the east coast of Great Britain, from $\frac{7}{8}$ of 1 percent to 2 percent.

To Rotterdam, from $\frac{5}{8}$ of 1 percent to 2 percent.

To various ports in France, from $\frac{1}{2}$ of 1 percent and $\frac{3}{4}$ of 1 percent, according to location, to 2 percent flat.

To western Italy, from $\frac{3}{4}$ of 1 percent to 2 percent.

To the northern coast of Africa, from $\frac{3}{4}$ of 1 percent to 2 percent.

To the Scandinavian countries, from $\frac{7}{8}$ of 1 percent to 2 percent.

From Pacific Coast ports to the

Hawaiian islands the increase is from one-twentieth of 1 percent to $\frac{1}{4}$ of 1 percent, and from Atlantic ports to neutral West Indian islands it is from one-tenth of 1 percent to $\frac{1}{2}$ of 1 percent.

FIRE

Superior, Ar., Feb. 4. — House behind the Romley store burned today. Although a high wind was blowing, the store and other buildings escaped.

A suit was filed last week by the Liverpool & London & Globe at New Orleans against the secretary of state of Louisiana, to test the constitutionality of the state law taxing insurance written by foreign companies, which tax is not assessed against domestic or home companies. It is alleged that this constitutes discrimination, and violates both state and national constitutions.—Southern Underwriter.

The Loney farm home at Adna, Wash., burned Jan. 23.

National Board Warnings

The engineers of the National Board know whereof they speak. In July, 1915, they warned the city authorities of Pittsburgh of the very serious conflagration hazard presented by the block bounded by Smithfield, Diamond and Wood streets and Fifth avenue. Last week, a fire in this block caused a property loss of \$2,500,000. In August of last year, they warned the city authorities of Hartford of the serious danger of a large fire in the block bounded by Main, Talcott, Market and Temple streets. Last Monday night a fire destroyed a large portion of this block, causing a loss estimated conservatively at \$750,000. The Standard.

ESTABLISHED 1873

Office of Edward E. Potter

General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND
TRIED

GLENS FALLS INSURANCE COMPANY

Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,212,525 00 UNDIVIDED Profits . . . \$2,319,300 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . . \$3,889,296 00 UNDIVIDED Profits . . . \$ 802,506 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . . \$1,893,309 00 UNDIVIDED Profits . . . \$ 432,560 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$6,565,223 00 UNDIVIDED Profits . . . \$2,720,038 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,053,576 00 UNDIVIDED Profits . . \$811,504 00

GERMAN-AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$1,080,978 00 UNDIVIDED Profits . . . \$173,718 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

FEBRUARY

A Useful Publication

In its 47th year

FIRE

Klein, Mont., Feb. 11.—In Gibb-town, a suburb, a 4-year-old boy got busy while his mamma was at the postoffice. He set fire to the house. Neighbors ran in and saved him and his baby sisters, but house and contents were badly damaged.

Klamath Falls, Or., has new fire apparatus—an auto-chemical—and a paid department of two men. Therefore it asks for lower rates.

San Francisco, Feb. 12. — Attempt made to burn the Globe hotel at 1208 Turk st.

Chicago.—The Western department of the Niagara Fire will be moved to New York in May. The manager will be elected a vice president of the company.

Salt Lake City, Feb. 8.—Twice within an hour tonight the fire department responded to a call from 70 Commercial street, known as the Salt Lake Pocket Billiards room and conducted by A. Bays. A lighted cigarette, carelessly thrown under a radiator, is believed to have been the cause of the fire. The first alarm was turned in at 7:15 p. m. and a portion of the flooring was chopped out by the firemen to extinguish the blaze. At 8:15 the second call was sent in and it was found that the fire had smouldered and had spread under the rafters. Two weeks ago the department responded to an alarm from the same Salt Lake Pocket Billards room.

GENERAL

Since the war in Europe (August 1, 1914) there have been 73 explosions and fires in American munition works. About 150 persons were killed. The property loss is said to exceed \$100,000,000.

The Rocky Mountain Live Stock is glad to quit. Nearly all live stock companies fail to make good.

Los Angeles building permits in 1916 were \$4,709,235, or more than twice those of San Francisco. Fresno's increased fourfold; Stockton's, five-fold.

Somewhere in France

Officer—My good man, how is it that you do not salute me? I am General Birdwood.

Private—Oh, sir, why don't you wear your feathers, like any other bird would.

Snow Blocade in S. Dakota

Mobridge, S. D., Feb. 6.—All snow plows and rotaries have been abandoned here, where conditions on the Chicago, Milwaukee & St. Paul railroad are the worst, and every available person has been pressed into the services to shovel passages through drifts which balked all mechanical contrivances. Drifts east and west of here vary from one to four miles in length and are from six to 20 feet in depth. But one train has been through this section of the country in a week.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

SUN INSURANCE OFFICE

OF LONDON

COLONIAL

FIRE UNDERWRITERS
AGENCY

MECHANICS & TRADERS

OF NEW ORLEANS

NATIONAL

OF HARTFORD

MICHIGAN

FIRE AND MARINE
OF DETROIT

SUN

UNDERWRITERS AGENCY
OF LONDON

PACIFIC DEPARTMENT

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JOINT GENERAL AGENTS

FRANK E. STONE

MAXWELL H. THOMSON

ASSISTANT GENERAL AGENTS

Sansome and Sacramento Streets

San Francisco, Calif.

Branch Offices: Los Angeles, Cal., Portland, Ore., Seattle and
Spokane, Wash., and Denver, Colo.

AGENTS WANTED IN EVERY CITY, TOWN AND VILLAGE.

1863

54th YEAR

1917

FIRE

AUTOMOBILE

MARINE

Organized in 1863

Fireman's Fund

Insurance Company

Incorporated under the Laws of California.

401 California Street - San Francisco, Cal.

Company's Building

Capital, \$1,500,000.00 Assets, \$13,445,953.99

BERNARD FAYMONVILLE

PRESIDENT

J. B. LEVISON

VICE - PRESIDENT

LOUIS WEINMANN

SECRETARY

A. W. FOLLANSBEE, Jr.

MARINE SECRETARY

H. P. BLANCHARD

ASSISTANT SECRETARY

JOHN S. FRENCH,

ASSISTANT SECRETARY

T. M. GARDINER

TREASURER

Central Department

JOHN MARSHALL, Jr., Manager

39 South La Salle St., Chicago, Ill.

Eastern Department

A. K. SIMPSON, Manager

J. W. LITTLE, Ass't Manager

Mason Building

Boston, Mass.

Southeastern Department

E. T. GENTRY, Manager

Atlanta, Georgia

Atlantic Marine Department

FRANZ HERRMANN, Manager

79-85 Wall Street, New York

VOL. 91
NO. 3

MARCH
1917

SEE PAGE
.....

THE
Coast **INSURANCE**
Review
PROTECTION

An Insurance Journal and Directory
IN ITS FORTY-SXITH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

J. B. Levison Elected President and Charles P. Eells Vice
President of the Fireman's Fund

California's New Insurance Commissioner

American Marine and Inland Business

The North America Celebrates Its 125th Birthday

Revised Field Men's Directory

New Assistant Secretary of the Board

An Example of Losing Liability Business

Embezzlements are Increasing

Municipality Responsible for Its Pleasure Property Accident

Reviews of Many Companies' Statements

Factory Mutuals' \$2,000,000 Loss on a Sprinklered Risk

San Francisco City Fire Business

Continental Opens a Pacific Coast Department

Life Companies Generally Show Prosperity and Progress

Liability Writers Did Well in 1916

American Fire and Fire-Marine Loss Ratio 53 Percent

Bank Vault Not a Fixture

An Automobile Decision

Circulating Extensively in all the
States and Territories of the Pacific
West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in
South America, Japan, China and
Australasia

The Great Fire Insurance Company of the World
ASSETS IN UNITED STATES, - \$14,814,383.94



The statement of the condition of the United States Branch on the 1st of January, 1917, in accordance with the laws of the State of New York, is as follows:

Assets	\$15,827,493.35
Liabilities	10,366,693.76
Surplus	\$ 5,460,745.59

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire) . . .	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$152,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852
In Company's New Building
444 California St., San Francisco

ROBERT P. FABJ, Manager
THOS. H. ANDERSON, Asst. Manager
GEO. F. GUERRAZ, Deputy Asst. Manager

Special Agents:

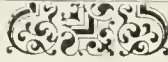
R. G. BRUSH

R. H. ROUNTREE
CHESTER S. MYRICK

HARRISON HOUSEWORTH
F. E. ATKINS

LOGAN B. CHANDLER
GEO. J. JANES

FIRE



MARINE

CONFLAGRATION-PROOF INSURANCE

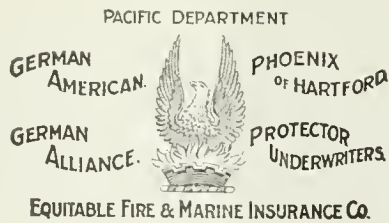
TOTAL ASSETS OVER \$43,806,000.00

LOSSES PAID TO DATE

\$191,994,000.00

PAID SAN FRANCISCO CONFLAGRATION

\$6,000,000.00



GEO. H. TYSON GENERAL AGENT.
HERBERT FOLGER, ASST. GENL. AGENT.
SAN FRANCISCO.

AUTOMOBILE — RENTS — PROFITS, USE AND OCCUPANCY —
TOURIST FLOATER — MAIL PACKAGE —
SPRINKLER LEAKAGE

AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE

MARINE DEPARTMENT
220 SANSOME ST., SAN FRANCISCO
CHAS. A. HULME,
MARINE BRANCH MANAGER



Representing

The Mutual Life Insurance Company

of New York

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents, Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

LIFE

The Mutual Life of New York makes its policies endowments if dividends are left with the company, in a stipulated number of years. At entry age 30 the policy becomes a maturing endowment policy after premiums have been paid thirty-five years. Or it becomes a paid up for life after twenty-five years, the dividends being left with the company.

The Union Pacific Life of Portland, Or., has transferred half its \$200,000 capital to the surplus fund.

Walter C. Wright of Boston, consulting actuary, and son of Elisha Wright, is reported to be on his death-bed.

Richard H. Pickering has been appointed Chicago agent of the Iowa Equitable.

FIRE

Seattle, March 9.—Fire starting in excelsior in Carman Mfg. Co. building did \$20,000 damage.

Baker, Or., March 9.—The Stodardt Lumber Co. mill is to be rebuilt at a cost of \$25,000, with a fireproof tile boiler room. The old mill burned last fall.

The Butte county fair will be opened with "Firemen's Day," with firemen from the several towns in competitive drills. A very good idea.

A grain elevator at Detroit burned last week. Also, one at Winnipeg. Several hundred thousand bushels of wheat were destroyed.

Interinsurance has certainly been a dismal failure in California as well as in Texas.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00

Net Surplus, 324,870 00

Total Assets, 1,286,477 00

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

**HOME OFFICE: Company's Building. 550-558 Sacramento St.
SAN FRANCISCO. CAL.**

Special Agents and Adjusters

H. C. R. BUSWELL, Superintendent of Agencies

A. N. LINDSAY, Seattle, Washington; H. DUKINFIELD, Los Angeles. California;
R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;
MILTON HALEY, B. A. SIFFORD, San Francisco

Paid \$2,557,000 in San Francisco conflagration without discount or compromise.
and at the rate of "Dollar for Dollar."

LONDON & LANCASHIRE FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

New York Department

57 and 59 William Street

A. G. McILWAINE, Jr.,

Manager



Western Department

39 So. La Salle St., Chicago

CHARLES E. DOX,

Manager

Pacific Department: 332 Pine Street. San Francisco, Cal.

SAM B. STOY, Manager

GEO. ORMOND SMITH, AGENCY SUPT. San Francisco W. B. HOPKINS, LOCAL SECY.

J. P. YATES, AGENCY SUPT., Los Angeles, Cal.

SPECIAL AGENTS

George T. Richmond San Francisco

W. W. Gilmore Sacramento

J. P. Yates Los Angeles

N. Gardner Denver

David H. Parry San Francisco

G. L. Goodell Portland

Henry A. Morison Seattle

H. H. Shanley Helena

WILLIAM M. KLINGER, General Agent, AUTOMOBILE DEPARTMENT

THE Standard Accident

Insurance Company

Of Detroit, Mich.

LEM W. BOWEN, President

J. S. HEATON, Secy.

Cash Capital, \$1,000,000

Gross Assets, - 5,421,992

Claims Paid, - 20,779,387

Writes Accident and Sickness Insurance, Accident Policies Provide for—Unlimited Indemnity, Beneficiary Benefits, Accumulations, Optional Benefits, Hospital Indemnity, Combination Features, Surgeons' Fees Where no Claim for Disability is Made, Special Benefits for Sunstroke, Freezing, Etc.

Accident and Sickness Insurance for Women.
Contracts Practically Without Conditions.

CLARENCE F. BRIGGS.

Supl. Pacific Coast Department.

California, Oregon, Washington, Nevada, Idaho
Arizona, Utah, and the Hawaiian Islands

Mills Bldg., San Francisco

H. H. HAIGHT, District Agent.

Contracts Unexcelled. Agents Everywhere.

A GREAT BOOK

For Intelligent Business Men,

Insurance Adjusters.

Special Agents and Local Agents,

is

WILLIAM SEXTON'S FIRE INSURANCE

EVERYTHING ABOUT IT
LEARNED IN FIFTY
YEARS' EXPERIENCE

Price \$1.50, \$1.75 and \$2.00

According to Binding

Flexible Cloth, Pegmoid or Morocco

For Sale by

THE COAST REVIEW

122 Halleck Street

San Francisco

First Liability Policy in New York

How modestly employers' liability insurance was introduced into New York City was told by its introducer, Edmund Dwight, resident manager of the Employers' Liability, before the Insurance Society, on Tuesday evening. It was back in 1886 when employers' liability insurance was a brand new thing here. Mr. Dwight had tried several expedients to introduce the new class of insurance, but results were negligible.

Letters had been addressed to the leading brokers calling attention to the new line and inviting them to step around and have it explained, but the brokers refused to be interested.

Finally, on December 31, 1886, Mr. Dwight induced a friend of his to take out a policy with a \$250 premium, and that was the sole premium written for the whole year of 1886, and this policy is still in force.—The Surveyor.

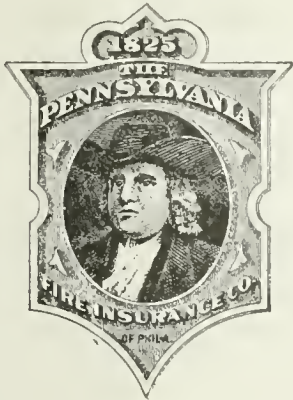
The Employers' Liability was the pioneer company in this class of business and has made a success of it.

The outside jurisdictions most frequently cited by the California supreme court are those of New York, Massachusetts and Illinois.

Some firebug seems to have a grudge against both the city and province of Quebec.

A California centenarienne — our word — died last week — Mrs. L. C. Sharpless, aged 106.

Onions are not so strong as they were. Price weakened from \$15 a sack wholesale to \$9.



THE PENNSYLVANIA

FIRE INSURANCE COMPANY

of Philadelphia

Assets Jan. 1, 1917, \$8,534,397.00

Surplus to Policyholders

Jan. 1, 1917, 3,108,909.00

One of the Oldest and Strongest Fire Insurance Offices
in the United States

Pacific Coast Department:

244 Pine Street, - SAN FRANCISCO

R. W. OSBORN, Manager

S. P. MESICK, Superintendent of Agencies

F. J. AGNEW, " " "

SPECIAL AGENTS: A. C. McConnell C. V. McCarthy F. A. Lathrop

The Metropolitan Life Insurance Company

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

It is announced that United Kingdom capitalists have placed orders or will soon finish placing orders, with American shipbuilders for a hundred million dollars worth of ships, "rush." Seattle, Tacoma, Portland and San Francisco will receive some of these orders. One British steamship company will award, all told, orders for 400,000 tons of shipping to be built on this Coast. This means improved business conditions here. It appears to be the intention to make good within a year or so much of the tonnage sunk by submarines, and be prepared for ocean business on the close of the war.

Down in old Mississipp the other day a new Seagrave fire truck blew up. The driver was not hurt. No explosion insurance.

The Continental (Fire) Insurance Co.

Largest Capital and Largest Policyholders' Surplus

Home Office
80 Maiden Lane, New York

Western Office
332 So. La Salle Street, Chicago

Fidelity-Phenix Fire Insurance Co.

A Strong American Company backed by Strong American Assets

Home Office
80 Maiden Lane, New York

Western Office
137 So. La Salle Street, Chicago

American Eagle Fire Insurance Co.

*Its Management is a Warranty of Prompt and Equitable
Settlement of Every Honest Claim*

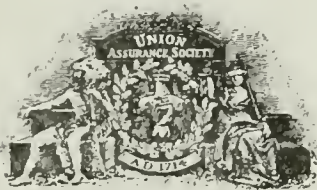
80 Maiden Lane, New York

FIRE, Automobile, Rents, Tornado, Explosion, Use and Occupancy, Sprinkler Leakage, PROFITS

HENRY EVANS, President

*Union Assurance
Society Limited*

OF LONDON



Founded in 1714

*Law Union & Rock
Insurance Company Ltd.*

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

E. M. BRODENSTEIN, Branch Secretary

SPECIAL AGENTS: F. A. Stahl, San Francisco; N. L. Nelson, San Francisco; Rod E. Smith, Portland;
Raymond C. Gillette, Spokane; Leigh H. Robins, Los Angeles.

THE COAST REVIEW

INSURANCE

MARCH

A Useful Publication

In its 46th year

WASHINGTON

Seattle voters voted down all bond proposals.

It is reported that H. L. Hughes, prominent in labor circles in Spokane, will be appointed to the vacancy on the state industrial insurance commission created by the recent assassination of E. W. Olsen. Mr. Hughes is editor of the Labor World, a printer and a politician.

Anti-I. W. W. Bill Passes Both Houses

The Washington house had a spirited debate for an hour over S. B. 254, which makes teaching of syndicalism, sabotage or use of violence in industrial disputes a felony.

Reid of Spokane and Houser of King were leaders in the fight against the measure. Reid held up an I. W. W. songbook and exclaimed, "There is more hope for mankind between the covers of that book than there will be in the 1917 session laws." Reid said the so-called I. W. W. "hymn of hate," sung by Everett raiders to the tune of "Onward, Christian Soldiers," (printed in the Coast Review), did not represent the real attitude of the organization.

Other legislators hooted derisively, and Swale of Snohomish held up to view of the house a bottle of phosphorus, used by incendiaries, taken from an Everett invader. The bill finally passed, 83 to 12.

Bank Deposit Guaranty Fund

The Washington senate passed, with only four dissenting votes, house bill 239, providing for guaranty of bank deposits. The measure creates for the protection of depositors in state banks the "Washington bank depositors' guaranty fund," which shall consist of securities of the face value of an amount equal to \$1,000 for every \$100,000 or major fraction thereof of the respective annual average daily deposits.

NEVADA

The legislature turned down the proposal to make the sage brush the state flower or emblem.

A snowslide in Jarbridge Camp, slipping down 1,500 feet, struck and carried 200 feet the finest dwelling in the district. A telephone pole, carried by the avalanche, was forced half way through the building. The owner was injured by the shock and lay unconscious for several hours. The river at the east end of the town was dammed for twenty-four hours.

A Nevada bill provided for a state fund to lend to towns of 1,000 or more the money necessary for improvements to lower insurance rates.

UTAH

Matad, Utah, is planning to erect a municipal building large enough to hold a hall, library, gymnasium, and in the rear a fire department.

INSURANCE IN THE HIGHEST COURTS RECENT RULINGS

LIFE INSURERS IN COURT

Insurer Not Liable

If the parents of insured were her sole heirs and beneficiaries and had aided in procuring performance of criminal operation resulting in her death, the insurer is not liable.—*McDonald v. Mutual Life Ins. Co.*, 160 N. W. 289.

Forfeiture

Where insured gave notes for premium which were not paid before insured's death, a forfeiture clause being contained in policy, the fact that nonpayment of notes would avoid policy being called to insured's attention by receipts and letters, and forfeiture not being waived, no recovery could be sustained by beneficiary.—*Norris v. New England Mut. Life Ins. Co.*, 73 So. 377.

Nonforfeiture Law

The nonforfeiture law (Mo.) is as applicable to policies which do not contain forfeiture or incontestability clauses as those which do, and disposes of the whole matter of forfeiture for nonpayment of premiums.—*Liebing v. Mutual Life Ins. Co.*, 191 S. W. 250.

Discrimination

Against Borrower

Insurer cannot, by computing only three-fourths of reserve as applicable to extended term insurance, after default of premium, etc., discriminate as against policyholder borrowing un-

der policy loan agreement, so that where full reserve would have extended insurance beyond insured's death, assignee of his beneficiary might recover.—*New York Life Ins. Co. v. Scheuer*, 73 So. 409.

Alleged Age Misrepresentations

In action by beneficiary to recover life insurance, defense being that insured misrepresented age and was beyond permitted age when policy was issued, evidence by insured's children that he was not over such age, together with other evidence, held sufficient to support verdict for plaintiff.—*Lincoln Reserve Life Ins. Co. v. Morgan*, 191 S. W. 236.

Assignee's Rights

Assignee of life insurance policy payable in 20 years, who had insurer indorse liability thereon for its surrender value as a paid-up policy, was entitled to proceeds when payable.—*Lee v. Equitable Life Assur. Soc.*, 189 S. W. 1195.

"Leave" Means

Voluntarily Leave

Under a policy providing that it should be void whenever the insured left the service of the company except by cause of death, the word "leave" should be construed to mean "voluntarily leave," and the condition did not apply if the insured was arbitrarily and without justifiable cause discharged.—*Gardner v. Metropolitan Life Ins. Co.*, 114 N. E. 717.

"Their Children"

A policy payable to husband of insured or, in the event of his death before insured, to their children, held to exclude a child of the husband by a previous wife.—*Hersam v. Etna Life Ins. Co.*, 114 N. E. 711.

A child of the husband by a former wife acquired no interest in the proceeds where the policy was issued after the husband's death.—*Id.*

Where there are no such children the right to the proceeds reverts to the insured or her representatives as a lapsed trust.—*Id.*

Beneficiary—Assignment

Where policy allowed insured to change beneficiary in writing, valid only if indorsed on the policy by the insurer at the home office, and attached to the policy, a simple assignment as collateral to a loan, not sent to the insurer, did not affect the beneficiary's right.—*Muller v. Penn. Mut. Life Ins. Co. of Philadelphia*, 161 P. 148, Jan. 1, 1917.

Implied Authority

An insurance agent soliciting and obtaining applications, collecting premiums, and delivering policies has implied authority to state to applicants with binding effect on the insurer what the amount of the annual premium will be.—*Illinois Bankers' Life Ass'n v. Dodson*, 189 S. W. 992.

Cash Surrender Value

Where a life policy gave insured right to change beneficiary, and on maturity of policy to withdraw cash value, take an annuity, or continue

policy as a paid-up participating policy, insured might take its cash surrender value without the consent of beneficiaries.—*Cooper v. West*, 190 S. W. 1085.

Such fund was subject to attachment.—*Id.*

30 Days Grace

Provision allowing 30 days' grace to pay premium held not to allow 30 days after maturity of a note executed by insured to company for a premium due at date thereof; policy providing failure to pay such note would render it void.—*Kansas City Life Ins. Co. v. Leedy*, 162 p. 760.


**Illustration Pasted
On the Policy**

Where a written "illustration" of the surplus plaintiff would receive upon his life policy was officially attested in same handwriting as policy, as an inducement to his taking it, and was pasted to policy when plaintiff received it, held, that it was intended as and was a part of the contract.—*Forman v. Mutual Life Ins. Co.*, 191 S. W. 279.

It will be assumed that such paper was attached by the home office.—*Id.*

Disappearance—**Recovery of Premiums by Beneficiary**

Where insured disappeared and his beneficiary continued paying premiums on his life policy for seven years from his disappearance, she could recover such premiums, with interest

 In the February Coast Review the legal cases appeared in two sections, pages 92-95 and 124-128, eight pages altogether

Delivery—Principal**Who was Agent**

Although the principal in employee's fidelity bond was special agent of bonding company, held, that he was acting for himself as principal obligor in applying for his own bond and delivering it to his employer, so that neither company nor employer were chargeable with his acts or conduct in delivery.

It is duty of an employer on receiving an employee's fidelity bond to see that employee properly execute it and employer is charged with notice of its contents from time of delivery of the bond to it.

Failure to Sign

Where bonding company did not learn of failure of principal to sign employee's fidelity bond in accordance with its terms until after default, tender of return premiums made in suit upon bond held sufficient to enable it to set up such failure as defense.—*National Surety Co. v. Rieves*, 73 So. 732.

Loss of Eye

Where under accident policy suit is brought for entire and irrecoverable loss of eye, plaintiff must show that the loss is both entire and irrecoverable.—*Wilkins v. Georgia Casualty Co.*, 91 S. E. 224.

Admission in App.

An admission by an applicant for an accident policy that he was a farm foreman would necessarily be limited to the time when it was made, and was not an admission that this was his occupation when he was subse-

quently injured by accident.—*Provident Life & Accident Ins. Co. of Chattanooga, Tenn., v. Black*, 73 So. 757.

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In Course of Employment

A stenographer in the employ of a corporation occupying the fourth floor of a building and having no control over the lower floors, who, when a fire originated in one of the lower floors, and shut off any escape, was so burned as to cause death, came to her death as the result of an "accident arising out of and in the course of employment."—99 Atl. 602.

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Liability

Where holder of indemnity policy suffered verdict for death of person through accident covered by policy, and insurer agreed to appeal and assured policyholder appeal had been taken, but, without latter's knowledge, permitted time to expire without taking it, policyholder had a cause of action against insurer.—*McAleenan v. Massachusetts Bonding & Insurance Co.*, 114 N. E. 114.

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Notice to Agent or Broker

Under a policy of indemnity insurance providing for notice to insurer of accidents, claims, and suits, notification and delivery of papers in matter to agent of defendant for that purpose, held a sufficient compliance with conditions of policy.—*E. W. Edwards & Son v. Pacific Coast Casualty Co.*, 161 N. Y. S. 895.

Held, that plaintiff was justified in assuming that defendant's broker was still agent to receive notice of suit for

personal injuries, and defendant was estopped to deny authority conferred upon broker.—*Id.*

Assignment

Under employer's indemnity policy, a provision that assignments of policy are void unless consented to by insurer, held to apply only to assignments during lifetime of policy, and not to assignment made after liability has accrued.—*McBride v. Aetna Life Ins. Co.*, 191 S. W. 5.

Death While Violating Law

If assured's adversary was guilty of unjustifiable homicide in killing assured, the latter's death is not within the exception of a policy against death while violating the law, but if the circumstances rendered the killing justifiable, there was a violation of law within the exception.—*American Nat. Life Ins. Co. v. White*, 191 S. W. 25.

True Value of Property Sold

In an action on employers' indemnity policy, the evidence showed that on execution of employee's judgment against employer, his property was sold to employee who credited \$5,000 on judgment, and who sold property under a prior agreement to another for \$1,000. Held a finding was warranted that true value of property was \$1,000, for which insurer was liable. 191 S. W. 5.

Reinsurance Agreement

Under an agreement for reinsurance, held, that defendant must pay default in guardianship bond issued by surety

company, for which no notice of claim had been filed before date named in contract of reinsurance, and which had not accrued before contract was entered into.—*Turner v. National Surety Co.*, 163 N. Y. S. 1.

FIRE INSURERS IN COURT

Reforming Misdescription

Soliciting agent of insurance company held agent of insurer, and not insured.

Where application for hail policy was reduced to writing by soliciting agent of defendant and application and policy misdescribed location of plaintiff's lands, held, that policy was properly reformed so as to cover plaintiff's land.

A suit to reform a hail insurance policy, so as to apply to plaintiff's land, cannot be defeated by reason of provisions for arbitration applying only to loss.—*Mahoney v. Minnesota Farmers' Mut. Ins. Co.*, 161 N. W. 217.

Prohibited Article Necessary

Where it is shown that use of article prohibited in printed body of fire policy is necessary in prosecution of insured's business, which is specified or made reasonably clear in written portion of policy, it will be deemed legitimate part of stock insured, and its use will not avoid recovery on policy.

Dyestuffs Containing Benzine

It is not true as a general proposition that the keeping and using of dyestuffs in which benzine was an ingredient was tantamount to keeping benzine on the premises in violation of a fire policy.

GENERAL

Staid Massachusetts is passing. The coming Massachusetts is suggested by the recess committee's recommendation that all private insurers be denied the blessed privilege of losing money on workmen's compensation insurance, and that the same be written solely by a mutual of the state's devising and control. Isn't this socialism and monopoly?

The National Life Underwriters Association refuses to come out in favor of the Federation movement. "Peace at any price"? Surely, life men do not lack nerve.

The effect of the great war has been bad on the demand for hops. Raisers of hops on this Coast are pulling up the vines and replanting with peaches, etc., on long term contracts with the canneries.

At the recent annual dinner of the Life Underwriters Association of New York there were over 900 present, exclusive of insurance journalists and other ladies. The remarks were remarkable. The patriotism was fairly riot-ic. Resolutions endorsing President Wilson were adopted.

A writer in the Post Magazine says that in 1684 the Friendly published that "no house is to be esteemed a Secure House till the (fire) mark hath been actually affixed thereon." Those were the "good old days" when insurance rates were "six pence (12 cents)

in £ (\$4.87) rent for brick houses and twelve pence for timber."

Cloverdale, northern California, had an orange show in the week ending February 24. San Bernardino, southern California, had an orange show at the same time. The two cities in the same state are nearly 600 miles apart.

The average freight rate per ton per mile on the railways of the United States was lower in 1916 than it ever was before and the average wage per employee for the year was greater than ever before. The preliminary summary of returns for the roads earning over \$1,000,000 a year just issued by the Bureau of Railway Economics, for the fiscal year ending June 30, 1916, shows that the average receipts per ton mile were 7.07 mills, as compared with 7.22 mills for the million-dollar roads for 1915, and that the average compensation per employee, excluding officers, was \$840.62 as compared with \$813.17 in 1915.

Before this great slaughtering war the death rate in European countries was steadily declining. Possibly because of the declining birth rate as well as increasing sanitary precautions. In Japan, on the contrary, the death rate was advancing.

A kelp harvester in the ocean got a scissors hold on Thomas Dempster, and it was necessary to sever his legs. The California industrial accident commission allowed him \$1,600 a leg. In this argument he certainly had a leg to stand on.

Preliminary New York Report — Retirement of Life Insurance Stock — New Standard Fire Policy — Fraternal Insurance

State of New York Ins. Dept.,
Albany, N. Y., March 2, 1917.

Jesse S. Phillips, superintendent of insurance, yesterday transmitted to the legislature the preliminary portion of his annual report for the year 1916.

May Mutualize the Equitable

Among his recommendations the one which is likely to have the most far-reaching effects has to do with the amendment of the law with reference to retirement of capital stock of life insurance companies. As Mr. Phillips states in his report, this recommendation is intended to afford opportunity to effectuate the retirement of the capital stock of the Equitable Life Assurance Society. The conditions with reference to the stockholding in the Equitable Life Assurance Society have heretofore been such that, under existing law, it was impracticable for that company to formulate a plan for the retirement of its capital stock, for the reason that so soon as the company might acquire a portion of such stock under the provisions of section 16 of the insurance law, the stock so purchased would cease to have voting power, and the balance of the stock not purchased would possess all such power. Mr. Phillips points out that, should purchase of a portion of stock under such a statute be effectuated, it might soon transpire that what was originally a minority of the stock would come into actual control. He, therefore, recommends that the legislature amend section 16 of the insurance law so as to provide that, until all of the stock has been retired, in case of a company adopting a plan for such retirement, the shares when and as acquired shall be held by trustees for the benefit of policyholders and voted at corporate meetings. In connection with this amendment, Superintendent Phillips also recommends an amendment to section 95 of the insurance law with respect to the adoption of a plan for retirement of stock and the method

of conducting a meeting of stockholders for that purpose. If this legislation is adopted, it will be possible to formulate a plan looking to the retirement of the capital stock of the Equitable Life Assurance Society and its conversion into a mutual life insurance company.

Favors New Standard Fire Policy

The only recommendation made with respect to the subject of fire insurance is one for the adoption of a standard fire insurance policy in the form recently recommended by the National Convention of Insurance Commissioners. Superintendent Phillips states that, in his judgment, such new standard fire insurance policy is a substantial improvement over that adopted at the instance of the legislature in 1886, which has been in use in New York and other states since that time.

Computing Liability Loss Reserves

There is also a recommendation for the adoption of a new law covering the method of computing the loss reserves for liability and workmen's compensation insurance. Mr. Phillips points out that the existing law on this subject and the one which preceded it have proven unsatisfactory, and states his belief that such reserves should be computed and maintained upon the basis of certain fixed percentages of earned premiums instead of a loss ratio determined by experience, such reserves to be computed separately for employers' liability and workmen's compensation insurance.

Superintendent Phillips takes a pronounced stand in favor of a general revision of the rates for workmen's compensation insurance, pointing out that experience has demonstrated that the present rates will prove inadequate. In this connection, however, he takes pains to point out that, in his opinion, the function of the state should be limited to prescribing minimum rates which shall be adequate, and states particularly that it is the policy of the state of New York to leave the rate-making function to private enterprise, subject to official supervision.

The report also takes up the subject of expenses in connection with workmen's compensation insurance, and it is stated that the acquisition cost under present conditions constitutes too large a proportion of the entire expenses incurred in furnishing this class of insurance, for the reason that in this state such insurance is compulsory upon employers. Mr. Phillips says, "I believe there should be a limitation of acquisition expense to ten percent of the premiums," the same to be brought about by adoption of a schedule of remuneration enabling producers of small units of business to obtain for their services a rate higher than the proposed average, there being at the same time a reduction in commission paid upon larger units.

Fraternal Societies Generally Insolvent

Upon the subject of fraternal insurance, it is pointed out that of 55 assessment fraternal beneficiary societies reporting to the New York insurance department, a valuation report of their outstanding obligations as of December 31, 1915, shows only 14 which have a ratio of assets to liabilities equal to or in excess of one hundred percent, or, in other words, which show themselves to be actuarially solvent.

Mr. Phillips takes a pronounced stand against the so-called whole family insurance by fraternal societies which is being quite generally advocated by the officials of such institutions. He opposes legislation to this end, at least unless the societies which are to be permitted to conduct this class of business are able to show that they are actuarially solvent.

Another Insolvent Fraternal Order

The Independent Order Free Sons of Judah, of New York, has been pronounced insolvent and is now in the hands of Ins. Supt. Phillips for liquidation.

The assets are a little over \$34,000, and there are 137,000 unpaid death claims, for \$68,500. In the past year the membership fell off nearly 85 percent, down to 2,181.

No society can safely monkey with the mortality table.

The Royal Exchange

Total assets of the Royal Exchange Assurance Corporation doubtless at this writing exceed 40 million dollars, of which large amount about half belongs to the fire and marine department. In the year under review the fire and marine premiums were \$8,878,275, with only 54 percent losses.

The United States branch of the Royal Exchange has \$3,571,784 assets and \$1,348,075 surplus. Large gains were made last year in both respects. The premium income was \$2,399,409, a good gain of \$392,000. The reinsurance reserve gained. There was a handsome underwriting profit.

The Royal Exchange is 197 years old. R. D. Harvey is manager of the United States department. On this Coast Lawrence Lamping is general agent, with headquarters in Seattle.

San Francisco High Pressure

Records show that the high pressure system was used at 19 fires in 1914, at 24 fires in 1915, and at 44 fires in 1916. Low pressure hydrants to the number of 200 have been taken out, and this loss necessitates the increased use of the auxiliary system. The fresh water pumped into the Peaks reservoir in February cost \$463. The removal of hydrants saved \$500. Chief Murphy reports that the use of the system other than as an auxiliary is impracticable. Two pumping stations are in steady operation, one at Second and Townsend, on the south bay, and the other at Fort Mason, on the north bay, at a cost for salaries of \$20,887 a year. The distributing branch has a salary cost of \$25,405 a year. When the high pressure is used much, the fresh water cost doubles. It is estimated that this system costs the city \$435,000 a year. It is proposed to eliminate 1,000 low pressure (steam-engine using) hydrants and save \$25,000 a year; but Chief Murphy says the cost of metered water for the gravity reservoirs would equal the saving.

Legislatures make insurance companies tax collectors. But why should a man who insures be made to pay more taxes than the man who does not?

What Next in the State's Relation to Business Enterprise?

This modern thought, urged by a considerable portion of the citizens in various sections throughout the land, that the government should not only protect its citizens in their liberty and afford them security in the enjoyment of their natural rights, but should direct and order to the minutest detail the manner of their lives and conduct, is, in my judgment, not only contrary to the spirit of our institutions, but repugnant to our form of government. It is, therefore, of the utmost importance to the perpetuity of our institutions and the ultimate triumph of rule by the people, that, before the state ventures into new and untried fields under its regulatory power, we have a clear conception of the purpose for which our government was originally founded.

First of all, we should not confuse representative democracy, where all power emanates from the people, with autocracy, where the people are permitted to exercise and enjoy only such rights and privileges as the autocrat, the source of all power, is willing to bestow. It is because of the difference in theory and operation of our government and the monarchical governments of Europe that Americans should be reluctant to imitate and exercise the governmental functions assumed by many of the European powers over their subjects. Although a believer in state regulation and supervision over the so-called public service and quasi public service corporations, I am unwilling to admit that because Germany, for instance, has pursued a certain policy relating to the welfare of its people, or has assumed to manage or monopolize a certain line of business, the same doctrine should be or can be successfully established in this country.

* * *

The application of this principle, commonly known as the "police power," has resulted in the enactment of various laws providing regulation and supervision by federal and state authorities, designed to promote the general welfare of the community, in order to preserve this so-called

inherent right of the citizen. The various states, as well as the federal government, have extended the doctrine so far that their right to exercise it has many times been vigorously assailed, and in not a few cases declared by judicial tribunals to be in violation of the powers conferred upon legislatures by the constitution.

The supervision by the state has been beneficial to the people and helpful to the large business interests is, I believe, conceded even by those who originally opposed it. Through regulation, many of the abuses of the past in connection with corporate control, against which public condemnation was so justly directed, have been eradicated.

A fair, impartial supervision by the state will, in my judgment, remedy many of the evils incident to corporate control, and will also secure to the efficiently managed and honestly conducted business the fullest enjoyment of the fruits of its lawful efforts. It is because of my belief in the ultimate success of the doctrine of governmental regulation in its application to business enterprises that I have little or no sympathy with any proposition which favors its abandonment. There are some who are already willing to assert that state regulation is a failure. They urge that the functions of the government be further expanded and that the state itself assume control and actually conduct and manage certain lines of business which are monopolistic in their nature. In this class they include insurance, and generally, all of the so-called public utility enterprises. This proposition, excepting perhaps in the last decade, has received very little support, nor has it aroused in its favor an effective public sentiment. We hear, however, in these days, the advocacy of government ownership and management of business frequently expressed, and witness the attempts of the legislature to assume in some cases actual management, which may well give serious consideration to these un-American and socialistic proposals.

In my judgment, it is not a proper function of our republican form of government to take charge of and operate any business,

whether that business be large or small.

In the beginning of my address, I attempted to point out that the original purpose for which our American democracy was created was the protection of the life, liberty and property rights of individual citizens. Our governmental principles are peculiarly suited to carry out this primary purpose of the government, but are unadapted to the successful management of any business. These proposals of governmental ownership and management are purely socialistic, and have their origin in the autocratic governments of Europe. They have no place in a free government. The advocates of this doctrine claim that the state should be entrusted with the management of such enterprises as are monopolistic, and where the business involved affects a large number of our citizens. The business of insurance has therefore been included in the list, subject to this new exploitation by governmental action.—From an address by Hon. Jesse S. Phillips, Supt. of Ins. of N. Y., at meeting of Association of Life Ins. Presidents.

Receiver Cannot Collect Par Value of Stock

Under Ky. St. § 547, receiver of an insolvent insurance company may collect unpaid subscriptions, which are an asset, but cannot collect par value of stock.—*Lock v. Stout*, 191 S. W. 90.

Waiver of Forfeiture

The acceptance by an insurance company, with knowledge of facts authorizing a forfeiture of the policy, of premiums not yet earned is a waiver of the forfeiture.—*United States Health & Accident Ins. Co. v. Goin*, 73 So. 117.

Where Agent Advances Premiums Contrary to Rules

Where an insurance agent voluntarily advanced premiums which were not paid, contrary to the company's rules, the company was under no liability to repay such sums, and the agent had no right to offset these amounts against money belonging to the company.—162 N. Y. S. 964.

Great Growth of the Fireman's Fund Insurance Company

Jan. 1st	Assets	Reserve	Net Surplus
1880 . \$	741,187	\$ 244,603	\$ 153,172
1890 .	2,431,717	797,618	481,438
1900 .	3,884,381	1,316,823	1,312,720
1910 .	7,431,401	3,180,066	2,014,856
1915 .	10,175,434	5,244,797	2,275,058
1916 .	11,326,205	5,661,581	2,664,704
1917 .	13,445,953	6,155,238	3,676,192

Liability of Municipality — Empire Day Disaster

Long Beach, Cal., engaged in the pleasure pier business, renting space and booths to amusement concessionaires. The city owned the long pier over the sands and the sea. On Empire day, in May, 1914, the pier collapsed beneath the throngs of visitors. Nearly or quite 200 men, women and children fell twenty feet with the wreckage. Thirty-three persons were killed in this disaster and many more were hurt more or less seriously.

A Los Angeles court awarded, through a jury, \$7,500 damages to the husband and minor son of a woman who was among the killed. Altogether, 187 suits for damages were filed, the total of the amounts claimed being more than three million dollars.

On appeal to the supreme court of the state the plaintiff lost. The California supreme court on March 2, in a rehearing, reversed itself in this case. The dissenting associate justice (Henshaw) wrote the opinion which now receives the majority vote. It is held that in engaging in the amusement pier and auditorium business the city of Long Beach was controlled by the same rules of liability which apply to a person, and was not acting in a governmental capacity, as contended in its defence.

The past year was so exceptionally good for American fire-loss insurers that very few companies retired from business. Moreover, several companies thought to be "up against it" were able to improve their financial condition very materially.

The Dixie Fire seems to have "come back."

1792-1917—"The" North America—Episodes of History

In its 125th year Insurance Company of North America has issued a commemorative little book of United States historical episodes in connection with the organization, development and permanent expansion of the company. The fewer than 100 pages have no cessation of interest until the last line is finished.

In the year the North America was organized George Washington was elected president for his second term. It was the first joint-stock fire insurance company of the United States. It was born in the same room where the declaration of Independence was signed. It was named The President and Directors of Insurance Company of North America, similarly to the Bank of North America.

In 1794 full values of goods in store were covered for the first time. Previously only two-thirds value was covered. On December 10 the first two policies were issued. The first was on dry goods for three years at 30 cents per annum.

In 1796 the North America resolved to insure buildings anywhere in the United States, then of limited area as compared with now.

In 1798 there was a deal of scrapping at sea, and the company wrote \$1,304,208 marine premiums. Life insurance against capture by pirates and death before ransom was written for a brief while, without loss, but was discontinued in 1804.

It is claimed, with reason, that the North America was the founder of the American agency system. In 1807 the president was authorized to appoint suitable persons as surveyors and agents of the company. In the following year agents were appointed in Ohio, Kentucky and Tennessee.

Notices of expiration of Philadelphia risks were made by publication of lists in the papers once a month.

The marine insurance rate of the Ins. Co. of North America during its first ten years averaged 12 percent. With over \$6,000,000 premiums the loss ratio was 91.1 percent.

In 1822 the North America's total fire premiums were \$42,380, without a dollar of

loss. In nineteen years losses were less 15 percent. In the ten years following the panic of 1837 the losses were nearly 70 percent. In the panic year Massachusetts passed a reinsurance reserve law, many small insurance companies as well as banks having failed.

From 1842 to 1862 the company's marine loss ratio was 85 percent.

Blanks for proofs of loss were not known until 1853. Policies were not numbered before 1864.

In 1875 the North America established a general agency in San Francisco.

The North America lost in the Chicago fire, \$624,000; in the Boston fire \$989,000, and in the San Francisco fire \$3,260,000. Since 1888 the company has paid sixty-one marine claims each of \$50,000 or more incurred upon single vessels.

In 1807 there was only one agency, that at Lexington, Ky. Now the company has 10,000 agents.

The British Columbia Life Assurance Co. reports \$301,235 assets, \$100,000 capital, \$13,504 surplus, \$98,902 income, and \$76,-213 outgo; \$502,663 new business and \$2,623,241 outstanding.

Bakersfield, Cal., Feb. 22. — Fire broke out in the new home of Mrs. G. J. Planz on South D street, at night. A neighbor telephoned an alarm but before he could get to the fire the fire department had arrived and had the flames under control.

Pennsylvania's state compensation Fund generously offers to reinsure its workmen risks with strong admitted companies if they will do so on as favorable terms as Lloyds underwriters (of London) who pay no taxes and must be individually sued in Great Britain.

East of Mississippi fire losses have doubled.

New York.—A. B. Roome, for nearly twenty years with the Continental, has been appointed agency manager at the home office by the Westchester Fire.

Placerville, Cal., will soon put in a new siren fire alarm system and ask for a reduction of insurance rates.

THE FREE LANCE

The Insurance Society of Glens Falls is something new and sparkling. I read in the Weekly Underwriter that Col. Cunningham addressed the club at the first regular meeting on "Wednesday, February 31st." Certainly the first and last and only one on that day, more rare than a day in June.

* * *

It is suggested that if the navy needs more cruisers on short notice the secretary of the navy buy several of the timber cruisers in the Pacific Northwest. No submarine can ever damage one of these fast timber cruisers.

* * *

Isn't it remarkable the way these socialistic funds and commissions hate to come forward with anything like complete reports of their doing? Insurance companies, run by experts, are subject to close supervision by the state, but insurance funds, run by politicians, are able to shuffle along without rendering proper accounts. It certainly seems a crazy way to do things. — The Record.

Why remarkable? The usual thing is unremarkable.

* * *

The Insurance Times—founded by Stephen English, who told a good story on Elisha Wright the inventor—says the Philadelphia Contributionship, founded in 1752, attached a house-mark to insured risks. From this mark it was known as the Hand-in-Hand. A picture of the fire mark is given. There are four left hands, crossing, and each grasping the wrist of the other. One fellow had a sore thumb, and so he gently laid his left hand on the wrist opposite. Apparently every wrist is guantleted with a bunch of California celery. My contemporary is surprised to find that in only 165 years several Smiths have wrought officially for the society. All were handsome men.

* * *

The Sacramento Bee says the guardsmen on the border to defend border people from border ruffians, were "gouged" by the Arizonians whom they gauged rightly—

except those who live in Tucson. In the dusty, arid rural districts, in the numberless little towns, it was gouge, gouge and gouge for the soldiers who were paid \$15 a month to save the lives of the people. In Nogales the government pay roll was \$500,000 a month; and the pie roll was also large, for the soldier boys were charged all the way from 25 to 50 cents for a 5-cent pie or a 10-cent pie. For camp sites the protected border people charged Uncle Sam from \$25 to \$50 a day. One landowner refused to allow the use of a rock-covered field for a half-hour guard mount every evening. Now if you Arizonians say this is not true write me the right stuff.

* * *

I have made these jottings in Frank Gilbert's pretty Christmas address book.

Food prices are getting higher but the poor man everywhere can get his stew for a bit.

What is needed now, somewhere in the East, is "leak" insurance.

I have noticed that a good writer is seldom a good underwriter.

Burglars are making money now, since they are sure to find a few potatoes in every dwelling.

* * *

WHY NOT A REFERENDUM

I venture to suggest it would have been wiser for the navy department at Washington to submit the proposal to a referendum vote of the people before putting the cruiser Milwaukee to work as a salvage boat on the bar at Eureka. The secretary of the navy can't lay this loss to a bar on the cruiser nor to cut glass in the hull. The cruiser is half buried in the sand and is a total loss of \$1,000,000 — lost by foolish economy to save \$18,000 salvage fee to professional sea salvage people.

* * *

Did he overlook his hand? California is also one of the "lost provinces," especially the southern half. Is it to be given to J?

* * *

Yes, Mr. Property Owner, you will get lower rates when you make your legislature take the special taxes off fire insurance.

Mr. Turnipseed of Texas did not commit suicide, the jury says, and the life insurers must pay Mrs. Turnipseed \$7,000. It is natural to suspect that a man with that name would commit suicide, and that his widow will soon re-marry.

* * *

MARS

This is the month named after the gory god of war. The red planet Mars was named after him. Spring marches in and Winter marches out in March. Presidents March 4th—and sometimes back.

* * *

“CHOCOLATE SOLDIERS”

The Board office is now supplied with dictaphones, whereby the stenographers turn a crank and typewrite the tiny far-seeming voice. This is an efficiency device which enables the principals to stay late in the evening and dictate to the wax cylinders letters to Tom, Dick and Harry explaining why rates can not or ought not or perhaps will be lowered.

* * *

The Circle of Life is the caption of the following translation from the Welsh of the sixth century—it is said. There are similar versions in the old Saxon.

Poverty begets effort,
Effort begets success,
Success begets wealth,
Wealth begets pride,
Pride begets strife,
Strife begets war,
War begets poverty,
Poverty begets peace,
Peace (born of) poverty begets effort,
Effort revolves in the same circle as before.

* * *

A nameless Western state's insurance department has an insurance counsel, with \$2,500 salary. I suppose his politics keeps changing so as to blend with the politics of the administration at the capital. He was appointed many years ago as a Republican by a Republican governor. The other day this legal luminary—I have forgotten the name of this stump-speaker—appeared in court and injected himself into the department case. “Who are you?” inquired the

judge. “I am the salaried counsel for the insurance department.” “Then,” retorted the court, “your opinion is worth no more than that of any other employee.” Coldness and a shiver! The other day, in court, this employee referred to the unearned premium reserve as a “reserve for the payment of losses.”

* * *

If you think you are good at statistics try this: How much fountain ink is yearly wasted, to make it flow, by Americans who write or try to write with fountain pens?

* * *

That a pretty girl is not an attractive nuisance is held by the Texas Court of Civil Appeals in *Johnson vs. Atlas Supply Company*, 183 Southwestern Reporter 31, in which the court refuses to sanction the claim that defendant corporation, by permitting “a sweet-tempered little girl” to live on its premises, thereby created an attractive nuisance, rendering it liable to plaintiff, a boy 8 years of age, who was attracted to defendant's premises by the charms of the young woman aforesaid, and was there injured by the falling of pulley wheels. The court held that the doctrine of the turn-table cases could not be extended to attractive maidens, since they constitute an ordinary and natural, and not an extraordinary or unusual, peril.

* * *

The Property Owners Federation, Inc., of Red Wing, Minn., appears to have unmasked as the unrelenting enemy of all foreign companies, especially the British, and also as the warm friend of the “independent” company—which really does not exist? Does Secretary K. Neutson represent an American free lancer? He says the “ultimate consumer” in this country “will pay” the war tax in his premium. Why not “now pays?”

* * *

I notice that no few papers refer to Southern California, though there is no such state—not now.

* * *

I have not heard of any Los Angeles brass band welcoming the return home of little Jimmy Phelps.

FIRE AND MARINE

Companies with a Needlessly Large Net Surplus Should Pay Big Stock Dividends

The Continental set a good example when it capitalized a large part of its net surplus. This increased the capital, decreased the very large net surplus, but left the policyholders' protection just the same.

The large net surplus and the relatively small capital misleads the ordinary man when he reads of the high percentage of dividends on the capital stock. He concludes, very naturally, that enormous profits have been made out of the business of fire insurance, and that therefore rates are far too high; for the ordinary man does not know, or he forgets, that the surplus funds are a part of the stockholders' capital.

Promoters of new companies make up very misleading tables of high dividends paid by companies having a small capital and a large surplus. The percentages of such dividends, in a column by themselves, are enticing and they persuade small investors to subscribe for stock, for the sale of which the promoter is paid, under contract, all the way from 20 to 50 percent.

Possibly there is a sound and more serious objection to the disproportion between the small capital and the large surplus. It is this: Not even a large annual dividend, bearing some fair relation to capital and surplus, will prevent a certain class of stockholders from welcoming the professional wrecker who tempts with an offer greater

than market quotations for their stock. Such stockholders appear never to realize that the stock is always worth more to them than the professional wrecker ever offers. Whatever he pays, it is less than the value of the plant and less than the stockholders themselves can realize if they choose to reinsure and liquidate. There is, besides, a large additional value to the large and loyal agency plant of a long established and successful company; for favoring fortune and hard work and much ability are necessary to create such a company and its agency organization.

A large net surplus has a value in the event of a conflagration, for it may enable the company to pay its losses and continue in business without reducing its capital or levying an assessment. It also has a value as a good business-getter, in the anticipation of a possible conflagration. But these values equally belong to the ordinarily large net surplus plus the large capital.

Livermore, Cal., asked for a lower rate on the public library. The dads were surprised when told by ins. surveyors it is not a brick building, the walls above the first floor being only of brick veneer. The Odd Fellows complain they were promised a lower rate on their building when the adjacent frame livery stable building was torn down and replaced by a brick, but that now the promised reduction is denied them.

The Riverside County Farmers Mutual has been licensed and is prepared to issue a very attractive printed policy. But will it pay losses in full.

GENERAL

Bank Vault Fixtures are a Part of Realty

The supreme court of California last week ruled, in *Anderson v. Realty Co.*, that a safe deposit vault built on the floor of a bank building, consisting of units encased in steel plates, etc., constituted an improvement of the building. The vault was removed by tenant. Owner of building brought suit against the tenant. Two lower courts decided that the removed vault was a trade fixture. The California supreme court now reverses the lower court and holds that the vault, built on the floor by the tenant, was an addition to the realty and therefore the property of the owner of the building.

Scottish Union & National

The United States branch of this Edinburgh company has \$6,966,172, a gain of \$206,335. The surplus is \$3,800,959. Premiums last year amounted to \$2,663,253, a gain of \$148,573. The last home office statement shows the possession of \$53,145,155 gross assets.

Must Sue Each Underwriter

Where a number of underwriters insured a vessel by a contract expressly declaring that they bound themselves severally, and not jointly, for its performance, the insured could not maintain a single action against all the insurers to recover an aggregate amount of the policy.—112 N. E. 425.

Died.—Thirty-four insurance journalists assembled in New York city and adopted resolutions very complimentary to their late associate Geo. H. Robinson, a loyal, sincere, gentle and courageous man, who died on March 21, aged 51.

The Travelers' accident department received over \$19,000,000 premiums last year paid and \$8,625,075 (45 percent) losses.

The National Surety has the largest capital and surplus of all bonding companies.

S. W. Newman succeeds Dwight Selby as special for the Vulcan Fire.

The Canton

The Canton Insurance Office now has \$3,555,720 cash assets, \$250,000 capital paid up, \$2,437,480 net surplus.

The Canton is represented in this field by General Agents Parrott & Co., for whom E. L. Barry is the marine insurance manager.

The Dornin Office

Last year was a good one for this old office. The premiums increased from \$834,304 to \$916,501. Losses declined. There was a substantial underwriting profit.

125 Years Old on March 8

The Insurance Company of North America celebrated its 125th birthday on March 8.

Boycott

Nevada City, Cal.—The local chamber of commerce declares insurance rates are too high. It asks all its townsmen to boycott all companies affiliated with the Board of Fire Underwriters of the Pacific.

Vulcan in New Office

The Vulcan Fire now occupies its new offices at 249 Pine street, San Francisco. They compare favorably with any insurance offices, being newly finished within and without, well lighted, and with room to grow. Secretary Arnold Hodgkinson and Manager Keith are in cheerful charge. Business is good.

New Offices for the North America

The Ins. Co. of North America is to have a new San Francisco home, in a new building at 225 Sansome street. The present building is being torn down.

An Epoch in Life Insurance

Twenty-five years of administration of the Metropolitan Life Ins. Co. By Haley Fiske, vice president, and Raymond V. Carpenter, assistant actuary. This is an entertaining and instructive review, of 109 pages, cloth bound. We shall place our readers under obligations by reviewing this record of great deeds in our next number.

The riot-ic are not patriotic.

\$1,581,480

"Hesler Month" for the West Coast-San Francisco Life beat the limit with \$1,581,480 new life insurance written.

J. C. McCaughern

The recently appointed secretary of the Board of Fire Underwriters of the Pacific, J. C. McCaughern, is a graduate of Stanford University. He has been with the Board office for twelve years, and has served as secretary of laws, schedules and other committees. In 1907 he was appointed rating expert and secretary of district A, which embraces San Francisco, and held this position with admirable efficiency and general satisfaction, until his present promotion. Mr. McCaughern succeeds Mr. Manwaring, who recently resigned to accept a position in Los Angeles.

California Dist. C. of App. Decision

Approval by fire insurer through general agent of transfer of policy to buyer of property with knowledge of ownership by vendor and of vendor's contract of sale with third person at time of deed and assignment to assignee of policy, amounted to waiver of conditions of policy respecting title to property and requiring sole ownership in insured.—*Sowell v. London Assur. Corp.*, 163 p. 242.

Standard Forms Approved

Secretary Bates of the Standard Form Bureau has received from the actuary and examiner of the insurance department of the state of Washington a letter approving all forms so far submitted by the bureau. Examiner Houghton writes: "I think this work can not but help in simplifying the writing and handling of the business, not only getting it on a uniform basis, but also in such shape as to avoid a lot of the misunderstandings which have heretofore prevailed."

Died.—Charles Timblin, vice president of the Western Union Life, died on March 24, aged 45.

Quite a number of the news items in this C. R. appeared before in our street and correspondence C. R. Extras.

New Home Office Building of the West Coast-San Francisco Life

The handsome new building to be erected at the northeast corner of Montgomery and Pine streets, San Francisco, is to be the home of the West Coast-San Francisco Life Insurance Company, after August 1. The company will occupy the second and mezzanine floors, and the basement. In the latter will be the mailing and supplies departments. The executive offices, cashier's office and renewal and claim departments will be on the second floor. The industrial department, the ordinary policy division and the actuarial clerical staffs will be on the mezzanine floor. There will also be a roof garden and rest room for the women employees. The architect of the building is the famous Willis Polk.

Persuasive Peirce

The name—Harold Peirce. The bold deed—bearding the fierce lion J. Pierponte Morgan in his den and hypnotizing him into putting his name on the dotted line of an application fine for \$2,500,000 life insurance in a single policy in the New York Life. Beat the drum, blow the fife!

George J. Love, of Valdez, Alaska, visited San Francisco this week and brought with him a map showing buildings burned out and those rebuilt since the late fire. Blum Bros. are rebuilding in reinforced concrete. Mr. Love says the fire department did splendid work in saving the city from total destruction. Mr. Love represents a long list of insurance companies, and has been U. S. commissioner for several years.

General Agent J. C. Johnston has returned from the great anniversary meeting at the home office of the North America.

Sacramento.—No insurance laws enacted, yet. Kehoe is still active and hostile, opposing everything if he cannot put through his pet and harmful rating bill, framed by a Los Angeles local.

If you would have a healthy brain you must use it. Increase the strength of the food you feed it—the mental food. Read something besides the Morning and Evening Bunk.

**Approved Fireproofing for Home and
Farm Buildings — Ammonium Salts
And Sodium Borate**

The National Fire Protection Association recently published a report giving the results of tests made on the inflammability of untreated wood and of wood treated with fire-resisting compounds by the United States Forest Service. This work was done in response to the demand for reliable records of practical fire tests on wood under conditions such as are met with in building construction and furnishings.

Of the Western woods used in these tests, Western birch or hemlock resisted ignition longer than redwood or sitka spruce. Eastern birch appeared the most fire resistant wood of all woods used.

As a result of artificial treatment tests it was found that ammonium salts and sodium borate gave the most efficient results. The tests showed conclusively that it is possible to make wood resistant to fire where fireproof construction is necessary. This does not mean that it is fireproof in the sense of being indestructible in the presence of fire, but that it will not support or communicate combustion. The process is comparatively inexpensive and ultimately its use must be widespread.

J. H. Howland, chairman of the committee on standardization of hose couplings and hydrant fittings for the National Fire Protection Association, solicits the cooperation of the state fire associations in its work. He suggests that each state association appoint an

active committee on the standardization of hose couplings and hydrant fittings. The committee will furnish suitable blanks upon which measurements of existing hose couplings can be recorded, and as these are reported to his committee, it hopes to interest the authorities in the subject, the approximate cost of changing from non-standard to standard fittings, etc.

Richmond, Cal.

Councilman Fernald at a recent meeting said: "The merchants of this city are always hollering about high insurance rates and it is because of their carelessness that the rates are so high. They put all kinds of shacks and haphazard sheds and buildings in which to store materials. It's their own fault. They haven't got any kick coming." Surveyor Tormey of the Board condemned the erection of a shed in the rear of the Tivoli restaurant on Macdonald avenue which he stated would increase the fire risk. Many of the new brick buildings recently erected are defective in that they contain light courts surrounded with frame walls, which while they add materially to the nice effect serve to increase the fire risk.

Ten percent of the world's merchant shipping has been destroyed since the war began. About 2,600 ships of total 5,000,000 gross tons, more than half British owned.

It appears to be the aim of the warring countries to replace about as fast as lost shipping tonnage equal to that lost by the war. When peace arrives, business will go as usual.

President Levison and Vice President Eells

In anticipation of President Faymonville's retirement on April 1st next, the board of directors of the Fireman's Fund, at the regular meeting today (March 15th) elected Vice President J. B. Levison president of the company, and at the same time elected the General Counsel Charles P. Eells as vice president. These elections take effect on April 1st.

Rank in San Francisco Fire Premiums of Ten Leaders

1915	1916	Names	
1	1	Home, N. Y.	\$ 249,831
2	2	Liv. & London & Globe	233,496
3	3	Etna	190,792
4	4	Hartford	150,271
5	5	Royal	120,470
6	6	Fireman's Fund	107,997
9	7	New Zealand	91,211
7	8	London	88,136
8	9	National Union	85,022
10	10	Continental	78,243

Automobile Decision

That plaintiff's automobile was stolen from a garage owned by a corporation of which he was president, the caretaker of the garage being implicated in the theft and subsequent wrecking of the car, did not establish its damage by a person in insured's employment or service, within the nonliability clause of an automobile insurance policy.—Callahan v. London & Lancashire Fire Ins. Co., 163 N. Y. S. 322.

Under policy insuring against damage by theft, etc., the insurer is liable for the total value of a car wrecked after being stolen.—Id.

Statement of insurer that it would do nothing waives appraisal and suit-limitation clauses.—Id.

February's \$5,000,000 sprinklered losses have had a sobering effect on the too eager writers of improved risks. In each of the three cases the sprinklers were out of commission (for repairs) when the fire broke out.

McCabe Appointed Insurance Commissioner

Alexander McCabe, who has been Gov. Johnson's private secretary since he has held the office, has been appointed state insurance commissioner, to succeed James E. Phelps, whose term of office expired last July.

McCaughern Appointed Assistant Secretary

On March 12th J. C. McCaughern, rating expert and district secretary was appointed assistant secretary of the Board of Fire Underwriters. This is both a fitting and popular appointment. The new assistant has been in the employ of the Board for twelve years.

Payment to Broker Is Payment to Company

The court of appeals of New York has upheld the decision of the appellate division, as printed some time ago in the Coast Review.

Richmond, Cal., March 13. — At 645 Cypress street, tonight, a woman was burned to death in the presence of her helpless husband and friends. Flames from an exploded oil lamp ignited her clothing. She tried to escape through a window but the sash fell and pinioned her. The building was on fire. When the window was smashed by a would-be rescuer the unfortunate woman was unconscious and fell back into the flames and died. It would be interesting to know if the kerosene was of the "flash test" kind.

The Chico (Cal.) Enterprise of March 3 says:

"The non-board company failed to keep down the high price of fire insurance; possibly the proposed entrance of the state into that branch may prove more effective."

Chico, Cal.—The new Seagrave engine has been successfully tested. It developed 109 horsepower and ran 35 miles an hour. The deluge set with 170 pounds pressure threw a stream 350 feet.

The Atlas

The United States branch of this London centenarian company has \$3,270,655 assets, a gain of \$187,935. The reinsurance reserve increased over \$107,000. The premium income was \$1,936,126, a gain of \$159,249. A handsome underwriting profit was made. The last home office statement showed the possession of \$23,785,455 gross cash assets.

Mere Intent to Commit Arson

Due to estranged domestic relations, husband got drunk and went home intent on burning it. He thoroughly saturated one of the beds with kerosene, but got "cold feet" then, and threw up the job. However, he was haled into court and convicted of attempt to commit arson, because of his felonious intent. Appeal (People v. Graham, 162 New York Supplement 334) resulted, and the conviction was reversed. The court held that it was erroneous to convict the defendant of crime for harboring a felonious intent, as there must be some overt act shown in order to establish an attempt.

The South Carolina situation is clearing up but is still cloudy. The companies which staid but had no "staying power" now have much of the best business. The returning companies will have something to say about that.

North Dakota will vote on an amendment providing for compulsory hail insurance. We predict its defeat.

American fire losses this year are double those for same season last year. But rates are lower.

Request that suspicious loss claims be not paid until full sixty days have passed is made of all companies by the arson committee of the National Board.

The Board's new arson committee is composed as follows: A. W. Thornton of the London, Geo. W. Dornin of the Springfield, Geo. H. Tyson of the German American and Phoenix, Geo. O. Hoadley of the American, and Frank M. Avery of the Fire Association.

Growth of Reinsurance

The Southern Underwriter makes an interesting compilation, possibly a significant one, of the growth of reinsurance in foreign reinsurers in this country. In 1907 all eight foreign reinsurers received \$14,193,235 premiums and paid \$6,625,895 losses. In 1916 all twenty-six foreign reinsurers received \$53,494,740 premiums and paid \$31,198,183 losses (58.3 percent). In ten years admitted foreign reinsurers were paid \$296,616,931 premiums and their losses were \$163,165,655 (55 percent).

The Saloon Hazard Now

Ordinarily the licensed saloon is a good hazard, for the federal and municipal licenses have been paid, likewise a high rent, and the debts to wholesalers are usually nearly equal to the value of the liquid stock on hand.

But where there is constant agitation for the abolition of the saloon, and the insured has any clear investment in the business, the moral hazard is bad. Fires, intentional in origin, or resulting from intentional carelessness, are likely to occur. Overinsurance gives the insured an "investment" over the amount due his wholesale creditors, and possible "prohibition" tempts the saloon-keeper to try to realize on his actual or overinsurance investment.

It is suggested that saloons should be frequently and carefully inspected as to values of stock and business, to make sure that there is no overinsurance.

The United States Postal Fire is being pushed in Cincinnati by visionaires. It is proposed to do business over the counter and 15 percent discount to the insured. Board companies will be allowed to make rates.

The Munich Reinsurance Company's United States branch had on January 1st, \$9,127,079 assets. Of this total the surplus is \$1,199,062. The assets are well invested in American bonds and stocks, and there is a total of \$2,352,181 cash in bank. Assets gained nearly \$600,000; surplus gained nearly \$200,000.

AMERICAN MARINE AND INLAND BUSINESS IN 1916

FIRE COMPANIES

	Prem's.	Losses		Prem's.	Losses
Etna	\$3,234,135	\$1,437,593	Liv. & Lon. & Globe .	840,530	296,210
Alliance	602,096	288,273	Liv. & Lon. & Globe,		
American	263,035	102,433	N. Y.	24,991	15,106
American Central . .	266,968	134,879	Massachusetts . . .	583,106	226,375
American Eagle . . .	16,655	2,527	Mercantile of Am. . .	340,092	36,993
Assur. Co. A.	107,156	52,216	Merchants Fire . . .	77,239	14,305
Automobile	958,741	412,911	Michigan Com'l . . .	99,776	38,814
Boston	2,966,067	1,262,013	Milwaukee Mechanics	25,997	3,747
British America . . .	35,438	14,842	Minerva	1,789	101
Camden	90,934	28,575	National	85,802	16,150
Citizens	25,553	287	Nat'l Ben Franklin . .	227,560	113,249
Cologne	4,176	237	Newark	280,344	91,369
Commercial Union . .	181,277	87,837	New Brunswick . . .	138,653	34,286
Commonwealth, N. Y.	213,704	54,013	New Jersey	162,006	50,149
Connecticut	108,830	19,625	Niagara	223,127	104,162
Continental	233,911	92,692	Nord Deutsche . . .	1,719,212	713,248
Detroit F. & M. . . .	11,411	1,786	North Brit. & Merc.	188,300	37,945
Equitable F. & M. . .	56,172	11,580	North River	175,495	65,837
Federal Union	36,226	19,209	Northwestern Nat'l . .	166,053	65,123
Fidelity-Phenix . . .	226,223	92,677	Norwich Union	190,688	65,115
Fire Association . . .	4,393	200	Old Colony	339,582	127,785
Fireman's Fund . . .	5,629,931	2,595,534	Orient	240,656	96,911
First National	1,684	. . .	Phoenix, Conn.	320,923	71,964
Franklin	131,743	19,802	Prov.-Washington . .	1,978,486	1,056,614
German Alliance . . .	2,303	190	Prussian National . .	96,294	48,714
German American . . .	294,589	96,313	Queen, N. Y.	1,414,617	517,569
Germania	120,397	5,094	Royal	917,563	390,664
Glens Falls	650,582	188,017	Royal Exchange . . .	808,131	279,893
Globe & Rutgers . . .	3,163,772	939,176	Safeguard	4,511	402
Hanover	199,009	34,840	Scottish Union & N. . .	70,012	28,508
Hartford	1,495,581	614,439	Springfield F. & M. .	3,621	212
Home, N. Y.	1,067,326	578,046	St. Paul F. & M. . . .	3,232,776	1,732,061
Ins. Co. of N. A. . . .	7,383,225	3,378,715	Sterling	17,742	6,214
Ins. Co. State of Pa. .	726,221	294,693	Stuyvesant	303,314	100,422
Industrial	11,588	9,500	United States	263,228	98,760
London & Lancashire	364,969	149,802	Westchester	126,932	32,944

Broker's Commission

Evidence of a custom to pay commissions to an insurance broker under certain circumstances held not at variance with a complaint for such commission not directly alleging a promise to pay it. — *H. T. E. Beardsley, Inc. v. American Fidelity Co.*, 163 N. Y. S. 210. This custom held to require a finding for broker plaintiff.—*Id.*

The legislature of Hawaii is in session, and will be for sixty days more.

Agent Liable for Unpaid Loss in Unlicensed Company

Under Wis. St. 1915, though defendant did not solicit insured to give fire insurance, but merely placed it with unlicensed companies at insured's request, he was nevertheless liable to insured for loss, companies having failed to pay. — *Case v. Meany*, 161 N. W. 363.

The First National had a 73 percent loss ratio.

The Hamburg Bremen Fire Insurance Company

The United States branch of this pioneer German company has \$1,902,350, a gain of over \$59,000. The reserve for unearned premiums is now \$1,123,845, which is a substantial gain. The surplus is \$603,855, a gain. Premiums written, all fire, amounted to \$1,164,062, a gain of \$30,133. Losses paid were \$637,830.

Dargan, Turner & Pattillo, a new firm, have been appointed managers of the Southern department, embracing Alabama, Georgia and Florida, and South Carolina when re-entered.

In this field the Hamburg Bremen wrote \$50,162 premiums with 46 loss paid ratio and 36 loss incurred ratio. Premiums gained nearly \$15,000.

Hickman Sues the Companies

Fresno, Cal.—Frank Hickman has filed actions against eleven companies which carried insurance on his stock, furniture and fixtures, burned on November 28, 1915. The complaint fixes the value of the stock destroyed at \$23,147, and the fixtures at \$5,000.

Hickman was in San Francisco at the time of the fire. The evidence of arson was overwhelming. His clerk, W. H. Jenks, confessed. Being mentally deficient according to evidence, he was allowed probation. Hickman was accused of arson, on the testimony of his clerk, but the charge was dismissed.

The insurers and insurance were—

On stock: British & Federal, \$2,000; German American, \$2,000; Home, \$2,000; Law Union & Rock, \$2,000; London, \$5,000; New Zealand, \$1,000; North British & Mercantile \$1,000; Prov.- Wash., \$2,500; Sterling, \$2,500; Yorkshire, \$2,000.

On furniture and fixtures: Home, \$1,000; German American, \$1,000; Scottish Union & National, \$1,000.

Hickman has not resumed business.

The Insurance Company of North America leads in marine premiums, with \$7,383,-225. The Fireman's Fund is second, with \$5,629,931.

Answers

P. N. P.—As a general thing an exceptionally high expense ratio indicates high commissions paid. But a company planting many new agencies will have a high expense ratio. Expenses now average 41 percent, including premium tax.

G. F.—The Coast Review's Pacific Fire Chart will issue in April. As far as possible business by states will also be given.

What If the Clock-Time Be Changed for the Summer

There is some talk of "daylight-saving" legislation in this country. If this should be done here, as in Europe, what would be the effect on the fire insurance contract beginning or expiring "at noon?" Which "noon," solar time, standard time or daylight-saving time?

California's standard form of policy merely says "noon." Perhaps the jury can take its choice, solar or standard, a difference of ten minutes.

The proposed New York standard form, which will probably become law, reads:

"The word 'noon' herein means noon of standard time at the place of loss or damage."

Would this apply to the daylight-saving noon, an hour different from the present noon?

Prof. Branner, emeritus professor at Stanford University, gave a lecture on earthquakes in the assembly room of the Board of Fire Underwriters of the Pacific, on March 14. The Board sent out invitations to all non-board as well as board managers. The lecture was interesting, but unfortunately the learned professor neglected to tell when an earthquake may be expected by infallible signs, nor did he suggest an adequate rate for insurance covering damages by these earth bowel disturbances.

Automobile

The Phoenix of Hartford (represented by Geo. H. Tyson) has received from the Connecticut legislature authority to write automobile insurance.

MICHIGAN F. & M. INSURANCE COMPANY

Substantial Gains in 1916

Detroit is a large and wealthy city, the home of great automobile and other industries. Some of our first memories of Detroit (the narrows) is that "it is where all the garden seeds come from." Certainly, it is the home city of conservatism, industry, enterprise and wealth.

Here are the headquarters of the solid and conservative Michigan F. & M. Insurance Company, which every year adds to its reinsurance reserve, and pays dividends out of its interest earnings. The leading men of wealth of the city are its stockholders and directors, and if so inclined could pay off the obligations incurred in any conflagration without embarrassing their riches.

The cash assets of the Michigan are now \$1,665,929, of which one-half are surplus funds for the protection of policyholders. The reserve for unearned premiums is \$772,329, or about the same amount as the premium income. Not many companies make that report.

Gains were made in assets, reinsurance reserve, premiums and income. Considerable new business was written. The ratio of losses to premiums was 53 percent. The average ratio for recent years is only 50, a rate which indicates a good class of business written.

The Coast representatives of the Michigan are Wayman & Henry, at 405 Sansome street, San Francisco. The loss experience in this field last year was very favorable.

Con H. Goldberg, Willits, Cal., local agent, died recently. He was hopeful to the last, having accepted the doctrines of one of the religious healing societies, which assured him that his recovery was certain. The society held a congratulatory meeting on his remarkable recovery the night Mr. Goldberg died. The deceased had formerly represented several Board companies but latterly only one company and that not a member of the Board of Fire Underwriters of San Francisco.

U. S. Government Marine Insurance Fund

Under the law no insurance can be issued on vessels or cargo of vessels other than American. Heretofore the bureau has declined to issue policies on articles declared contraband by belligerents, including almost all American products, with the result that only a small percentage of the American trans-Atlantic merchant fleet was insured by the government. Even with this restriction, the bureau has issued approximately \$200,000,000 in insurance since its inauguration in September, 1914. Total losses have been small, the amount of the original appropriation of \$5,000,000 by Congress for the payment of losses having been reduced about \$600,000. Premiums for policies are not available for the payment of losses but must be turned into the treasury. Recently Congress appropriated \$16,000,000 additional for the payment of losses, bringing the total up to approximately \$20,000,000.

Pleading—Custom to Renew

Evidence of a custom of fire insurance agents to renew policies of insurance without notifying the insured was inadmissible where not pleaded.—School Dist. No. 22, Love county, v. Culwell, 162 p. 949.

Trust Deed Not a Chattel Mortgage

A trust deed held to cover only real estate and fixtures a part thereof, and not to be a chattel mortgage within St. 1915, providing that insurance policy shall be void if subsequently incumbered by chattel mortgage. — *Stocker v. Dubuque Fire & Marine Ins. Co.*, 160 N. W. 1035.

The Board of Fire Underwriters of the Pacific has issued its new rate-books for the entire field. They are a great improvement on the old books, for they are of the loose leaf type. There will hereafter be no paster corrections. When a correction is made a new leaf will be printed and forwarded. The Board has its own printing office and preserves all the type, which is set by a monotype machine. Corrections can therefore easily be made.

Organized 1881

MICHIGAN

FIRE and MARINE INSURANCE COMPANY

Of DETROIT, MICHIGAN

Statement January 1, 1917

CAPITAL	\$ 400,000 00
RESERVE for unearned Premiums on Unexpired Policies	772,328 73
RESERVE for Losses Unadjusted and Not Due	69,404 69
NET SURPLUS	392,476 38
ASSETS	1,665,929 25

INCOME

Net Premiums	790,187 45
Interest, Etc.	68,966 98
Total Income	\$ 859,154 43

DISBURSEMENTS

Losses Paid	397,859 46
Dividends to Stockholders	40,000 00
Expenses, Taxes, etc.	362,523 10
Total Disbursements	\$ 800,382 56

COMPARATIVE FIGURES

	January 1, 1916	January 1, 1917
Capital	\$ 400,000 00	\$ 400,000 00
Reinsurance Reserve	693,539 44	772,328 73
Losses Unadjusted and Not Due	48,750 87	69,404 69
Net Surplus	415,375 19	392,476 38
Assets	1,590,675 40	1,665,929 25

D. M. FERRY, Jr., President	E. J. BOOTH, Vice-President	H. E. EVERETT, Secretary	E. P. WEBB, Asst. Secretary
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Pacific Department—Embracing CALIFORNIA, NEVADA, ARIZONA, UTAH, OREGON,
WASHINGTON, IDAHO, MONTANA, HAWAII, ALASKA and BRITISH COLUMBIA

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San Francisco—W. W. CLEVELAND, J. N. WATERS

Losses Paid Since Organization, : : \$8,409,911.65

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LIFE

Favor Movement to Secure 6,000,000 New Life Insurers in 1917

Alba B. Johnson—President The Baldwin Locomotive Works.

"I believe there is no medium for the investment of savings offering as great advantages as life insurance. I cordially approve of the co-operative movement of all American life insurance companies to secure six million new insurers. There was never a time in the history of American business when such a movement could be carried out more appropriately and successfully than now."

W. W. Blackburn—Vice President and Secretary of Carnegie Steel Company.

"I am a sincere believer in life insurance, and especially for those who have not been fortunate enough to provide for their families in case of death."

Hugh Chalmers—President Chalmers Motor Company.

"A savings account is really a voluntary method of saving, while insurance is really a compulsory method of saving. I feel sure such a campaign would have the endorsement of almost all employers of labor."

P. H. W. Smith—President Standard Underground Cable Co.

"The employee of whatever class or station who makes the necessary sacrifice to accomplish this provision for his family, if not for his own future, is apt to be of the better or more dependable class and his or her action I think would tend towards economy, thrift and conservatism, rather than the reverse; therefore, I feel that employers as a whole are sure to approve of such a plan."

David B. Oliver—President Board of Education, Pittsburgh, Pa.

"I always found that the workman who was paying out of his earnings for a home, or a life insurance policy, was the better man, that he had an incitement for a good life and avoidance of waste and better care of his family. I would like to see the

movement meet with the success I think it deserves."

J. L. Kendall—President Kendall Lumber Company.

"If you can bring around such a condition, you will have served mankind a great deal more than you will know. Being a large employer of labor, I know that very few of our high salaried employees save for a rainy day. A few of them insure in good staple companies and I feel that should anything happen them, their families would be provided for, but too many expect to live forever and never make any provision for a rainy day."

The foregoing are brief extracts from letters sent Edward A. Woods, in answer to a request for opinions on the 6,000,000 New Policyholders Campaign.

New Argument

The federal and the state inheritance taxes make a big hole in a bequeathed estate. The hole is one-tenth of the whole.

This is a new argument for life insurance protection. A policy covering the probable inheritance tax, payable to the estate or beneficiary, is a very desirable form of protection, made necessary by the new form of governmental confiscation.

Insurance solicitors should use this argument when presenting protecting contracts for the consideration of men who will leave estates.

The Abstainers & General Ins. Co. of England began as an exclusive teetotaler, but did not succeed. It then branched out and accepted all good risks, regardless of what they ate or drank, and succeeded. Life, accident and fire risks are assumed. Abstainers are given somewhat more favorable terms.

Says Theodore Roosevelt: "I don't shoot well, but I shoot often." There's a success formula for you, Mr. Field Man. Don't get discouraged because you get more turn-downs than applications; constant shooting at the mark will most certainly result in a consistent record of "hits."—Points.

MUTUAL LIFE INSURANCE COMPANY

New York's Giant Company Makes Large Gains

The seventy-fourth annual statement of America's oldest life insurance company, the Mutual Life of New York, is one of the very best made by the financial institutions of the world. The four great essentials are strongly in evidence — growth, prosperity, safety, and conservatism.

The total of the new business written in the past year was \$175,377,932. This, of course, includes the usual dividend additions, amounting to \$4,766,295. The gain in new business was \$27,201,221, equal to some 20 percent more than the business written in the preceding year. These figures do not include the gains on revivals, otherwise the amount of reported new business would be \$184,218,013.

These figures, allowing for deaths and other expirations, bring the insurance in force up to \$1,687,797,276, a net gain of \$51,259,159 in this banner year.

First-year premiums were \$6,515,978, a gain of \$1,113,339 or 21 percent. Renewal premiums were \$50,485,646, making the total premium income \$61,206,085, which is a gain of \$2,650,792 or over 4 percent.

The total income was \$92,439,475, a gain of \$4,178,767 or nearly 5 percent. This is an income of \$7,705,300 a month, or \$304,080 every banking day, or \$43,439 every office hour.

But there is another side — the outgo, which includes, besides the normal expenses, the death claims paid, amounting to \$25,741,436, or about \$2,150,000 a month, and also \$17,518,116, or nearly \$1,500,000 a month paid policyholders. In the past year the Mutual Life Insurance Co. paid altogether to its policyholders \$68,654,844, or \$5,721,240 a month.

Following its regular custom, the company wrote down values of real estate, writing off \$1,493,496. Improved business conditions, however, increased the value of the stocks and bonds owned by the company. Income in excess of depreciation was \$9,591,472.

The total admitted assets, by a gain of

\$13,496,243, is now the colossal sum of \$624,530,044.

Bankrupt's Life Insurance

To a bankrupt residing in Georgia three life policies had been issued, and in each case the wife of the bankrupt had been designated as beneficiary. The right to change the beneficiary was reserved to the insured, and as to one of the policies the insurer had consented to the designation, but as to the others no assent appeared. Park's Ann. Code Ga. § 2498, declares that the insured may direct the proceeds of a policy to be paid to his personal representatives or to his widow, and upon such direction, given and assented to by the insured, no other person can defeat the rights of the same, but the assignment is good without such assent.

Held, that as the bankrupt's wife had an insurable interest in his life, and as assent by the insurers could in all cases have been compelled, the trustee was not entitled to the cash surrender value of the policy as against the wife, notwithstanding the insured might have changed the beneficiary, for he had not done so.

The Cash Value

In such case, in view of the fact that the "cash value" of a policy represents the amount set aside each year by the company to provide a sinking fund, which will amount to the face of the policy and discharge it at the end of the period of insurance, and that Park's Ann. Code Ga. § 2993, declares that a wife shall not be liable for her husband's debts, the trustee in bankruptcy cannot, regardless of the Georgia statute relating to exemption of life policies, claim the proceeds as against the wife, particularly as a court of equity will consider the purpose of life insurance and aid a dependent wife.

A wife and children have an insurable interest in the life of the husband and father. In re Cohen, Fed. Dist. Ct., S. D. Georgia, 230 F. 733. (Previously epitomized in Coast Review.)

It is urged that he could have changed the beneficiary. If this be possible, in view

of the Georgia statute, he had not done so on the date of adjudication; he had directed, years before bankruptcy, that the proceeds of the policies be paid to his widow, and while it does not appear that this direction had been assented to by the Penn Mutual Company, no reason appears why they should not have assented, and the assent might have been compelled. "Id certum est quod certum reddi potest." Besides, the explicit language of the Code is that the assignment is good without such assent. Can it be said, then, that the right to the cash value could have been transferred or levied upon, and sold under judicial process, and could, at the date of adjudication, have been made available for creditors? There are authorities which seem to answer this in the affirmative. But it will be found, we think, that these precedents relate to the proceeds of the policy, where the bankrupt or his legal representative was the beneficiary, or that the decisions were rendered in states where no such conclusive protection was thrown around the designation of the widow and children, as beneficiaries, as that afforded by the law of Georgia.

The question is without precedent, for the learned counsel for the trustee and the wife of the bankrupt have been unable to call attention to a case where this section of the Code has been construed in connection with 70 a of the Bankruptcy Act *supra*. In all the cases cited, where after death the proceeds of the policies were claimed by creditors and by the wife, when she was beneficiary, the wife has prevailed.

Medical-Actuarial Mortality Investigation, Vol. 3. Compiled and published by The Association of Life Ins. Med. Directors and The Actuarial Society of America.

It was from this life-experience book that we derived the occupational mortality statistics we recently summarized. As many death rates were based on only a few lives they lose much of their value. One wonders why life companies insure men whose death rate is $1\frac{1}{2}$ to $2\frac{1}{2}$ times the expected.

"One world at a time."—Horace Greeley.

New South Wales Protection of Wife and Children Beneficiaries

In Mr. Kelly's paper read at a meeting of the Actuarial Society of New South Wales, published in the Review of Sydney, we find this section of the law of that state of the Australian federation, declaring the life insurance money payable to wife or children no part of the husband's and father's estate:

A policy of insurance by any man on his own life, effected before or after the passing of this act, and expressed to be for the benefit of his wife or of his children, or of his wife and children, or any of them, and a policy of insurance effected by any woman on her own life, and expressed to be for the benefit of her husband or of her children, of her husband and children or any of them, shall create a trust in favor of the objects named therein, and the moneys payable under any such policy shall not, as long as any object of the trust remains unperformed, form part of the estate of the insured, or be subject to his or her debts;

Provided that if it is proved that the policy was effected and the premiums paid, with intent to defraud the creditors of the insured, they shall be entitled to receive, out of the moneys payable under the policy, a sum equal to the premiums so paid.

A new four-story "monumental" bank and office building is going up at the northeast corner of Montgomery and Pine streets, San Francisco. The West Coast-San Francisco Life Ins. Co. has leased the third and fourth floors.

Don't take offense readily; you may not always be received with open arms by your customer, and not always have the fatted calf killed for you, but make allowances for him. You cannot know what troubles or annoyances he may have; he may have lost his collar stud or be wearing a pair of tight boots. Try to give "the soft answer that turneth away wrath," and you will probably find he will feel that he has done you an injustice and will strive to make amends to your ultimate advantage.—Lipton.

WEST COAST-SAN FRANCISCO LIFE INSURANCE CO.

Handsome Gains Made in Business and Resources — Assets Now Exceed \$3,000,000

An interesting, brief and business-like statement of the well-doing West Coast-San Francisco Life Insurance Company appears on page 217. We commend its consideration to the reader who wants to keep posted on the condition and affairs of companies actively in business in the Pacific West.

The West Coast-San Francisco Life wrote \$6,501,000 new ordinary business in 1916. This was a gain of more than 22 percent over the previous year's business. Credit is freely given to Vice President Chas. W. Helsner, manager of the ordinary agencies, for contributing largely to this fine result of the year's operations. The new business for the second six months of the year since Mr. Helsner took charge was over \$4,000,000, or at the rate of \$8,000,000 a year.

In the industrial department's amount in force increased over \$1,000,000. The weekly income increased from \$7,294 per week to about \$8,221 per week, an increase of about \$900 weekly. This gain of about \$48,000 sent industrial premium income up to \$427,000.

President C. O. G. Miller, well known in Coast financial matters, directs the investment of the increasing funds of the company. In this work he is assisted by Bernard W. Ford, the treasurer, and an experienced financial committee of business men.

The secretary and actuary is Gordon Thomson, an experienced official who was formerly connected with a large British office.

Policy Clauses, Conditions and Laws

Nicely bound and fit for the pocket it fits. Showing preliminary term, disability and dividend clauses. Policy conditions analyzed. Etc., Etc. Price \$1.00. Published by the Spectator Co., Chicago and New York.

Age limits by companies vary some. The limit is age 14 up to 20, and at the other

end of life, from 60 up to 70. A very useful book.

Another Year of Life Insurance Progress and Prosperity

The year 1916 was a wonderful one for American life insurance. There appears to have been, however unequally distributed a great increase of wealth. The claims of life insurance as an investment and as family protection received cordial recognition.

The year 1917 appears destined to be a similar year of progress and prosperity, appealing to all men as usual, and to money-gaining men more than usual.

The door of opportunity is open wide for active, knowing men engaged in selling life insurance.

The Great Republic Life policyholders' surplus declined \$68,556 or nearly 10 percent. Owing to the high death rate, payments to policyholders increased from \$37,533 to \$109,674. New business written was \$5,718,865, a decline of \$1,088,414 or some 16 percent. The insurance in force increased.

Twenty-eight men who insured in the Pacific Mutual Life last year and were in perfect health, as proved by a medical examination as well as by their own confidence, vanished from the sight of men in the course of the year and their beneficiaries were paid the sums maturing by death.

The more riches a man has, the more need has his estate for ready life insurance money when he dies.

Against a previous average of about 40, the year 1916 brought 2,448 deaths from poliomyelitis (infantile paralysis) in New York city.

Wisconsin has a life company named the Old Line Life. Needless to say, it is a legal reserve concern. After awhile, pretty soon, "old line" will mean nothing.

The less a man has of money the more he needs life insurance.

Blood Pressure Cases

Medical selection is a vital factor in life underwriting, and as it plays such an important part in the every-day work of the agent we feel it desirable to offer in *Field Man* from time to time educational articles that will help the agent to a clearer understanding of the medical subjects with which he has to deal, always avoiding too much technical detail that can only serve to confuse the lay mind.

The following analysis of our blood pressure experience will give the agent a better idea of the need for this requirement and will also correct the sense of proportion of a number of men who have come to think of the blood pressure test as a great obstacle to the issuance of their business. This analysis covered 14,862 applications, representing a total of \$37,784,393 of insurance.

As a single, distinct impairment, abnormal blood pressure, found and confirmed at time of examination, was responsible for unfavorable medical action in approximately only two-tenths of 1 percent of the total number of applications submitted to the company in twenty months' time; or, in percentage of amounts, for approximately only three-tenths of 1 percent of the maximum amount of insurance asked for.

From May 1, 1915, to December 31, 1916, 208 cases, representing a total of \$672,750 of insurance, in which high or low blood pressure was a principal factor, were declined. Of these 208 cases, had blood pressure been normal, 15.7 percent would have been accepted, and 84.3 percent declined by reason of additional impairments, other than that of blood pressure.

Thirty-one cases, representing \$45,500 of insurance, were declined for low blood pressure. Of these, two cases, asking for \$2,000, or 4.3 percent of the amount involved, would have been accepted had the blood pressure been normal. The remaining 29 cases, representing \$43,500, or 95.7 percent of the amount involved, were declined for one or more other impairments associated with low blood pressure.

One hundred and seventy-seven cases, representing \$627,250 of insurance, were a negligible factor, when patiently studied

declined, in each of which high blood pressure was a factor. Of these, 31 cases, representing \$115,000, or 18.3 percent of the amount involved, would have been accepted had the blood pressure been normal, and 144 cases, asking for a total of \$512,250, or 81.7 percent of the amount involved, were declined for one or more other impairments associated with high blood pressure.

Owing to the increasing mortality so definitely shown in statistics of recent years from degenerative diseases, particularly those of the cardio-renal-vascular systems, and the oft demonstrated value of blood pressure readings in the early detection of these maladies, this report is particularly interesting. Small in number as the cases are, the summary clearly shows the usual trend, i. e., the association of nearly 75 percent of these cases with impairments of the heart, kidneys or vascular systems.

Further analysis of the record calls attention to the frequent association of low blood pressure with tubercular taint. In 41.9 percent of the low blood pressure cases, representing \$19,000, tuberculosis was a factor, 9 cases showing a distinct tubercular family history, 1 case, a tubercular family history with a personal history of pleurisy, while 3 cases out of the 13 declined had suspicious physical signs of tuberculosis at the time of examination.

Ordinarily, at first sight, an impairment showing such negative findings as we have indicated at the beginning of this article would be of little importance were it not for the frequent association of abnormal blood pressure readings with five or six of the principal factors influencing general mortality and, therefore, greatly feared by insurance companies. While apparently the gist of the preceding record seems like it shows an importance hard to overestimate in intelligently selecting risks. The very fact that in a given case a favorable blood pressure reading has been found to be present by actual test at once eliminates a myriad of doubts along important lines and enables us in several ways to promptly estimate the applicant's desirability. — Dr. W. H. E. Wehner, in *Fidelity Field Man*.

Ten Years' Tax Harvest From Policy-Holders' Funds

The last ten years have witnessed a prolific harvest of legislation relating to the taxation of life insurance companies.

It does not fall within the purpose of the present paper to enumerate or to classify the acts of legislation which have been passed in the past decade on this subject other than to say that more than thirteen states have adopted new statutes on life insurance taxation; and in nearly every instance, in spite of discussion, explanation and protest—it would almost seem on account of it—the result of this legislation has been to increase the tax levied on life insurance funds! In not one single instance has any state, through its legislature or its officers who might be influential in such matters, evinced any tendency to make any sort of an economic study of the subject of life insurance taxation, or to consider the matter in any substantial degree from the standpoint of the vast multitude of policyholders. The point of view of the legislator has been simply—"How much will the companies stand?" This seems to have been the point of view even of the federal congress in its comparatively recent legislation on the subject.

Revenue, revenue, and revenue only—beyond this the legislator has been reluctant to go.

Ten years of critical discussion; ten years of demonstration of incorrect theory and practice; ten years of condemnation of excessive taxation; ten years of gradual increase of this unjust burden!

* * *

The life insurance taxes, licenses, fees and fines, taken from policyholders' funds during the single year of 1915 by the various states and other tax authorities, from the 238 life insurance companies in active operation, for the privilege of carrying on the business, reached the astounding aggregate of \$14,251,735, and this amount is exclusive of the taxes paid on real estate owned by these companies, which latter taxes amounted to \$2,594,000 more.

A reliable estimate made by those accus-

tomed to the study of such statistics shows that of these \$14,251,735 the state taxing authorities received more than \$13,250,000, while the total expenses of all the insurance departments of the country amounted to only \$1,360,000. It is doubtless fair to assume that \$500,000 is the amount which the life insurance companies contributed to the payment of these expenses.

It follows, therefore, that the contributions of life insurance companies to the revenue of the several states during 1915 was more than \$12,000,000, or more than a million dollars per month, in excess of the total expenses required for the supervision of such companies. And the end is not yet!

A very brief glance at the tendency of taxing authorities during the last ten years will produce a feeling very far from one of re-assurance. The increase in the total amount of life insurance taxes, licenses, fees and fines paid by the life companies during the decade ended December 31, 1915, warrants the most serious consideration.

The total amount paid in 1905 was \$7,500,000 and the total amount paid during 1915 was fourteen and more than a quarter million. This discloses an increase during these ten years of nearly \$7,000,000—an increase of more than 90 percent of the amount paid during 1905.

The total taxes, licenses, fees and fines paid in 1905, was 1.53 percent of the total premium income in 1904. The total taxes, licenses, fees and fines paid in 1915, even on a very much larger volume of premiums collected, was 1.91 percent of the total premium income of 1914.—From a paper by Chas E. Cotlin, at the Annual Meeting of the Assn. of Life Ins. Presidents.

Today, the man who isn't insured somewhere, somehow, for the benefit of somebody, is likely to be a bad risk of some kind—either physically, mentally, or morally.—Los Angeles Express.

The least likely prospect may be easiest "landed."

SELLING LIFE INSURANCE

How to Find Prospects, How to Keep in Prospects

I have little sympathy with the agent who starts out Monday morning, goes leisurely to his office, sits around, scratches his head, and wonders whom he can see during the day.

On the other hand there is great sympathy for the man whose ambitions are hampered by the limit of time at his disposal, who wakes up earlier than usual on Monday morning, pulls from his pocket the list of people he is to see that week, and wonders if, during the first day, Monday, there will be hours enough for him to make all the calls he ought to make, wonders if he will be able on the other days to see those whose names he has been collecting for weeks and months.

Every agent, from the day he signs a contract to enter life insurance, should continue the gathering of prospects, and let no day pass on which he does not add materially to the list. He should adopt a definite plan. If he cannot originate one he should take one originated by someone else, and prepare his list.

Every conversation should in some manner be directed to lead to a prospect. When he reads his paper his eye should be trained to light on something that will in some way give him an idea leading to a prospect.

Canvassing for prospects a certain part of each day is just as important as sitting down and trying to close a man for life insurance.

Friends, acquaintances and policyholders compose the most valuable source for gathering information that leads to prospects.

Many a man to whom you can talk and who might not at the moment consider life insurance for himself will gladly discuss with you a number of prospects, or give you information leading in their direction.

Drop in often on your acquaintances. They think little of it when they mention that some friend has inherited some money; a salary increase; married; a new baby;

made money in the stock market; a sister or mother dependent on him; lost his wife and left with children; sold some real estate; made a big fee; been promoted; received some insurance money himself.

Such leads are worth while.

Every man with whom you have dealing, from whom you buy anything, from whom your family buys anything, from whom your friends buy, ought to be one who not only might be himself a prospect, but through his instrumentality other prospects could be learned of, and through them the names of still another group of prospects come to light.

Prospect building should be like the chain letter, where every man who gets one is asked to write five friends and each of them five friends and so on.

Street car conversations, table talk, even occasions unconnected with business will often divulge information of the utmost value to discerning agents. Try to get hold of "house organs," papers issued to their employees by large manufacturing or industrial concerns; in these you'll find notices of the prosperity of employees that will make them worth your while to see.

There ought never to be a time, after an agent has been in the business for as many as 30 days, when by the system that he has evolved he has not on his list many more persons than he has time to see. I verily believe that in every 30 days if an agent properly applies part of his time, say an hour a day, to listing prospects, he will get enough to keep him busy for from two to three times the number of days he put in gathering the names.

It is purely a matter of daily thought, daily cultivation, assisted by plain, hard, systematic work, plus the careful keeping in an orderly and convenient manner the names and salient facts concerning those who must be seen.—W. Buckner, 2nd vice president N. Y. Life.

Least of all does the life app. come without work.

In this nation, in every station, there are too many cranks with no money in banks.

OCCIDENTAL LIFE INSURANCE COMPANY

Gains in Assets and Surplus, in Life and Accident Premiums, in New Life In- surance, and in Life Insurance in Force

Again the Occidental Life Insurance Company presents an annual statement with every evidence of a healthy growth and continued prosperity. There were gains in resources and security, and gains in new life and accident insurance. This progress is being made by the employment of legitimate means which insure stability and permanency — work, service, the inspiring of confidence, and the careful selection of risks or policyholders.

The year 1916 was a favorable one for the company, enabling it to increase its surplus as regards policyholders from \$323,539 to \$340,054. The legal reserve was advanced from \$764,990 to \$901,632. The reserve on accident policies made a gain. The assets gained \$171,523.

Every year the Occidental Life reports gains in admitted assets, in new life insurance written and in the amount of life insurance in force. This record is creditable to the management.

The financial condition of the company is set forth on the opposite page. It is an entirely satisfactory one, and is an especially good one for a young and growing company.

\$2,500,000

New York, Mar. 9.—J. P. Morgan, financier, has applied for a life policy for \$2,500,000 for the protection of his partners and his heirs, and pay the inheritance taxes.

Since September 15 the National Association of Life Underwriters has added some 1,200 new members. It is hoped that the total membership will be 10,000 when the annual meeting is held in New Orleans this Fall; and it surely will be if everybody gets out and Russells along.

The Mutual Life will hold three Field Club conventions this summer.

Industrial

As to quantity, the campaign has been opened with characteristic vigor. January was a brisk month in placing business. The results fully justify the confidence previously felt and the predictions made as to the prospect for 1917 — not that there was any intimation suggested of Ordinary business falling into the lap of field men. It never comes that easily, whatever the time, season or occasion. Business was diligently sought and prosecuted everywhere throughout the country, we are happy to say, from Salem, Or., on the Pacific Coast, to Passaic, N. J., on the Atlantic, and everywhere else in between, north and south. Business responded actively, as seen in the fact that in the afore-said district of Salem, Ore., Superintendent F. A. Laurendine, as also in Ridgewood, N. Y., Superintendent David Rudberg, they averaged over \$7,000 per man for January. How does that look side by side with the star showings for January, 1916? Mr. Rudberg, who was then luminary No. 1, put up \$6,987 per man that month.— The Intelligencer, Metropolitan Life.

The Equitable Life Assurance Society of England, the original, collected \$1,093,650 premiums, paid \$892,290 death claims and \$923,810 dividends to policyholders, or all told \$722,450 more than it received from policyholders. This ancient company employs no agents. It has over 25 million dollars assets.

Mutual Life's January Increase

For January, 1917, the Mutual's business shows an increase over January, 1916, of \$7,056,000 in applied-for insurance. It shows the full year, paid-for business to have been \$15,682,304 — an increase of \$3,449,781, or over 28 percent, in comparison with the paid-for business during January, 1916. Business conditions are still exceptionally good, and 1917 promises to outstrip 1916—great as it was — in results obtained.

“Things are not what they seem.”—Long-fellow.

FINANCIAL CONDITION OF OCCIDENTAL LIFE INSURANCE COMPANY DECEMBER 31, 1916

ADMITTED ASSETS

Mortgage Loans on Real Estate, first liens	\$976,313 37
Loans to Policyholders, upon Security of Com- pany's Policies	207,566 74
Book Value of Real Estate	41,043 31
Collateral Loans	4,125 00
Cash in Office and Banks	49,478 75
Accident Premiums in Course of Collection (written on or after Oct. 1, 1916)	9,306 71
Interest Due or Accrued	17,478 16
Net Life Premiums Deferred and in Course of Col- lection	46,354 57
Reinsurance Due from other Companies	230 36
TOTAL ADMITTED ASSETS	\$1,351,896 99

LIABILITIES

Reserves on Life Policies required by law	\$901,632 00
Reserves on Accident Policies required by law	19,023 86
Life Premiums and Interest Paid in Advance	6,993 69
Reserved to cover Death Claims reported to Life Depart- ment, Proofs not completed	7,040 00
Reserved for Federal, State and other Taxes hereafter pay- able	16,488 94
All other Liabilities	30,667 09
TOTAL	\$1,011,845 58
Capital	\$250,000 00
Surplus, provisionally set aside for Deferred Dividends to Policyholders	57,420 00
Surplus unassigned	32,622 41
Surplus as regards Policyholders	340,051 41
	\$ 1,351,896 99

PROGRESS OF COMPANY

	<i>Admitted Assets</i>	<i>Prem. Income Life Dept.</i>	<i>Prem. Income Accident Dept.</i>	<i>Life Insurance For Year</i>	<i>Life Insurance In Force</i>
1907	\$ 317,446 80	\$ 57,290 30	\$ 11,929 95	\$1,257,040 00	\$ 1,658,040 00
1908	361,973 09	116,948 57	44,344 50	2,008,501 20	2,997,391 20
1909	137,366 24	157,740 57	88,375 01	2,125,744 74	1,056,924 07
1910	529,815 67	193,151 42	142,758 34	2,361,438 36	5,296,312 90
1911	631,482 80	231,584 71	166,342 59	2,427,761 29	6,495,776 70
1912	757,952 57	253,620 21	166,092 16	2,544,685 87	7,516,857 21
1913	897,192 51	302,277 14	174,605 62	3,157,238 58	8,738,603 36
1914	1,052,138 72	382,030 55	178,295 65	3,772,544 20	10,294,118 80
1915	1,180,373 64	357,130 71	168,117 51	3,959,365 10	11,438,356 87
1916	1,351,896 99	399,196 31	211,183 79	4,381,206 19	13,525,607 61



MISCELLANY

Montana to Write Hail Insurance

Helena, Mont., March 14.—Gov. Stewart today approved the O'Shea-Morris mutual insurance bill, passed by the Montana legislature. The bill provides for a state hail insurance company, composed of two officers and three persons named by the governor from lists furnished by farmers' societies. County assessors are to distribute blank forms and farmers are to elect, not later than June 1 of each year, if they wish to come under the act. Rates are 25 cents an acre on hay and 60 cents an acre on grain crops, to be collected as other taxes are. Losses are to be paid share and share alike after 10 percent is deducted for delinquencies and actual expenses. In no case are claims to be paid greater than 75 percent of the adjusted value of the losses.

U. S. Supreme Court Upholds Compulsory Compensation Law

Washington, D. C., March 6. — The first compulsory workmen's compensation or industrial insurance law—that of Washington state—to come before the supreme court, was upheld today as constitutional.

The court also affirmed state decrees compelling the Mountain Timber company of Kalama, Wash., to contribute to the state compensation for insurance fund.

The decision as to the constitutionality of the law was by a vote of 5 to 4, Chief Justice White and Justices McKenna, Vandevanter and McReynolds dissenting.

Summing up its opinion of enforced contributions to the state insurance fund, the court says:

"None more just has been suggested as a means of distributing the risk and burden of losses that inevitably must occur in spite of any care that may be taken to prevent them."

The court goes so far as to hold that the state must place a burden upon hazardous industries or prevent such industries altogether.

A Comparison of 1916 with 1915 Embezzlements

Embezzlements during the year of 1916 compared with 1915 as indicated by press notices and dispatches collated by the bonding department of The Fidelity & Casualty Company of New York.

	1915	1916
Banks and Trusts	\$2,351,435	\$2,651,388
Beneficial Assoc.	462,054	430,617
Public Service	652,847	851,236
General Business	1,464,540	1,593,928
Insurance Co.'s	150,888	144,550
Courts and Trusts	287,596	224,462
Transportation Co.	232,859	74,162
Miscellaneous	408,468	292,672
	<hr/>	<hr/>
	\$6,010,687	\$6,263,016
Increase		\$627,731
Decrease		344,379
		<hr/>
Net Increase		\$283,352

December, 1916, and January, 1917, Embezzlements

Press notices and dispatches, as collated by the bonding department of the Fidelity & Casualty Co. of New York, indicate, for the months of December, 1916, and January, 1917, the following defalcations:

	Dec., 1916	Jan., 1917
Banks and trust companies	\$126,828	\$222,000
Beneficial associations		
Public service	17,748	10,539
General business	85,010	859,567
Insurance Companies		371
Transportation companies	2,240	2,418
Courts and Trusts		800
Miscellaneous		5,646
	<hr/>	<hr/>
Totals	\$231,826	\$1,101,343

A dental drill was dropped down the yawning throat of a Los Angeles man patient, who now sues the dentist for \$2,100 alleged damages. The afflicted man says he didn't know he had swallowed the dentist's drill for seventeen hours after the accident. Then there was a revelation and a revolution.

Douglas Fairbanks, athletic screen artist, applied for a policy in the Pacific Mutual Life, but his application was rejected, the risk being considered too hazardous.

Liability Business Is Not All "Beer and Skittles"

Frankfort General Furnishes an Example—5 Years' Unfortunate Experience

Employers' liability, compensation and other branches are not always profitable. Here is an example, without referring to similar examples furnished by departed companies:

The business of the Frankfort General in the United States is steadily on the decline. Premiums fell off in 1912, 1913, 1914 and 1915. Each year, business, as a whole, was written at a loss.

In 1915 the premiums received by this company amounted to \$960,346, while the claims paid and the expenses amounted to \$1,052,678, or \$92,332 more than the premiums. The claim loss ratio was 70.1 percent, the expense ratio was 39.7 percent, and the claim-expense ratio was 109.7 of the premium income. This was about \$96,000 to the bad on the Frankfort General's United States business.

How the company is doing at home in Germany we do not know, not being favored with the home office reports.

The five years' experience of the company in this country is as follows:

	Premiums Received	Claims Pd. Ratio	Claims and Exp. Ratio
1911	\$1,230,798	63.6	103.4
1912	1,207,881	63.1	103.6
1913	1,134,228	77.4	116.2
1914	1,132,744	66.6	104.4
1915	960,347	70.1	109.7

In the five years the premium income aggregated \$5,665,998, and the claims paid and expenses paid \$6,079,361.

The underwriting loss in the United States has been \$413,363.

The loss or claim ratio has averaged 68 percent, and the expense ratio, over 39 percent. In the five years this company has paid out \$107.29 for losses and expenses, for every \$100 premiums received.

The liability department has been especially unfortunate. In 1915 the liability premiums were \$398,261 while the losses were nearly as much, being \$371,020. Add

\$159,000 for a proportionate share of the general expenses, and there is a total outgo of \$530,000 losses and expenses against \$398,261 liability premiums.

The company is solvent, both here and at home in Germany, we feel sure. But how much longer will it be willing to lose money in this country? How long will its reinsurers be willing to share the loss?

Renewal After Age 60

Where a health and accident policy, providing that should there be only one person over 18 and under 60 years named as beneficiary the policy should insure such person, was renewed after the beneficiary reached 60, held that the provision as to age was waived. — *Cook v. National Fidelity & Casualty Co.* 160 N. W. 957.

The United States Fidelity & Guaranty has \$13,243,058 assets and \$4,688,802 surplus to policyholders.

The National Surety now has nearly 13 millions assets and over \$½ million surplus to policyholders.

The New Amsterdam Casualty increased its assets and surplus to policyholders. It has over 3 million assets.

The New England Equitable (casualty, etc.,) of Boston is impaired slightly over half its \$1,000,000 capital. A receiver will be appointed and the affairs of the company liquidated.

Workmen's compensation premiums in this country increased 50 percent last year. Losses were heavy.

Liability business in this country made an improved showing in 1916, with an apparent profit.

Frost bite is an accidental injury, as ruled by the New York supreme court (N. Y. S., 162, page 603). And what of chilblains? In the warmest parts of California the people complain of chilblains.

In action for complete loss of eye, there will exist no presumption of law that such loss, having been shown, will continue until contrary is proven.—91 S. E. 224.

The Home Life Ins. Co. of New York Is Prospering

The 57th annual statement of the Home Life shows a total of \$134,000,000 insurance in force, expressed in round numbers. This is a gain of about \$8,000,000 in the year just past.

The assets are \$32,821,462.

The insurance reserve fund was increased \$1,379,000.

The total income was \$6,147,492, or say \$20,153 every banking day. Business is good. Over \$2,000,000 was paid to policyholders in death and endowment claims, and \$1,378,918 was added to the reserve fund.

The capital of the Home was retired last year, and the policyholders took over the management of the company. All profits will hereafter go to the policyholders.

James A. Lawrence is the successful agent of this company in this field.

Department of Group Insurance

Owing to the constantly increasing interest in group insurance by business men, The Prudential Insurance Company has established a department of group insurance at the home office of the company, in Newark, N. J., in charge of Edward S. Andrews, formerly manager of the Atlantic division, ordinary agencies.

The popularity of this plan is due to the fact that entire groups of employees may be insured at low cost and without medical examination in amounts from \$250 to \$3,000.

A Failure

State insurance is a failure, of course. North Dakota farmers in six years have never collected near the full amount of their insured losses by hail. In 1916 they collected from the state fund only 38 percent of their insured losses. From the stock companies they collected the full amount.

The recent Indiana tornado—of yearly occurrence in the Middle West—did more damage and destroyed more lives than a California underground tornado.

Injury to Insurance Agent

Injury to an insurance agent from the overturning of an automobile while riding with a prospective customer, at his invitation, to explain the policy, did not arise out of his employment, within the Workmen's Compensation Act.—*Hewitt v. Casualty Co. of America*, 113 N. E. 572.

New Publications

The first 1917 fire chart to arrive is the Spectator's valuable Fire Insurance Pocket Index. It gives 10 years resource and business figures of the companies, and the names of officers and managers, and loss incurred ratios. There is also much miscellaneous information, besides the figures of 370 companies.

Next to arrive is the different but excellent Insurance World Chart (of fire, casualty and miscellaneous insurance companies). This is published by the Insurance World of Pittsburg. It is the only fire chart giving miscellaneous companies' statement figures. It has original features.

From Rome we receive a copy of David Lubin's argument on the Proposal for an International Commerce Commission. "Is not ocean carriage a public utility? If so should it not be under public control?"

The late Mr. Sexton's book, "Fire Insurance," finished and revised by him, contained all he wanted to leave as a "memorial" to himself. Why pay \$3.00 when the Coast Review has the book, of the right sized pages, in large type, on good paper, in genuine morocco, for sale for \$2.00. Only a few more books with Uncle Billy's autograph.

Do insurance men, particularly those in the small towns and country districts, appreciate the possibilities contained in their local paper? Do they realize the importance of publicity through it? Are they on such friendly terms with the owner that he will always oblige them by sticking in a "par"? If not, they are missing opportunities.—*The Chronicle, Montreal*.

TRAVELERS INSURANCE COMPANY

Immense Gains Made by This Hartford Life and Accident Company

Here is a company which writes five kinds of life and personal insurance and has over \$115,000,000 assets and has \$6,000,000 cash capital. We are under the impression that the Travelers, among companies writing only these classes of insurance, leads all the world in the amount of paid-up capital. It also has a high rank among the leaders in volume of assets and surplus funds.

The year 1916 is conspicuous in the company's history, and in the records of all companies, in the remarkably large gains made. The gain in income was over 21 percent; the gain in new life insurance paid for was over 45 percent; the gain in accident, health compensation and liability premiums was over 21 percent; the gain in life insurance in force was over 20 percent.

The assets of the Travelers now amount to \$115,095,273, a gain of nearly \$11,000,000. The capital and surplus is \$14,956,982. The net surplus over capital and all liabilities is \$8,956,982, a gain of \$1,148,180 or nearly 15 percent.

The Travelers now has \$476,315,842 life insurance in force.

In California the Travelers has two branch offices. The one in San Francisco is in charge of Manager A. S. Holman and Assistant Manager Otto L. Zeus. The one in Los Angeles is in charge of Manager L. A. Greenwood.

High Mortality

We are informed the mortality experience of the Great Republic Life last year was extremely bad.

Type-Written Provision Governs

Typewritten provision, of contract of employment between superintendent of agents and insurance company, that it should remain in force for five years, held to control printed provision recognizing company's right to discharge at pleasure.—185 S. W. 634.

There surely is no dry rot in Europe.

San Francisco City Fire Business

American companies' San Francisco business last year gained but were less than in 1911 and 1912. Foreign companies' business decreased but were more than they were in 1913.

The largest amount was written by the Home of New York and by the Home's California general agency. The Liverpool & London & Globe was next in volume of city business.

Of the \$3,820,097 premiums, the eight non-board agencies, representing twenty-three companies, wrote \$630,173, or 16.4 percent of the grand total.

Premium totals for 1916 were 1.6 percent less than in 1915. American companies gained, foreign companies lost, as a whole.

There are three new foreign companies; there is one new underwriters agency; there are seven American new writers of city business.

Field Men's Notes

The Vulcan Fire of California has the following field staff:

O. R. Indahl, Butte, Montana; Otho N. Hall, Los Angeles; D. A. Barry, San Francisco, and S. W. Newman, San Francisco.

Christensen & Goodwin have appointed Joseph A. Boyce special for southern California and Arizona, succeeding the late E. B. Flack. Mr. Boyce was formerly of the Morgan, Fliedner & Boyce local agency at Portland. His headquarters for the Southwestern field will be Los Angeles.

Eugene P. Riecker has been appointed special agent for the automobile department of the Christensen & Goodwin general agency of the American Central and St. Paul F. & M., at Los Angeles, for the southern California and Arizona field.

General Agent Arthur Brown is in Portland.

The National Board has adopted the final draft of a schedule for the whole country with regard to fire protection and physical conditions.

"Wore" is very wearing.

The Travelers

HARTFORD, CONNECTICUT

L. F. BUTLER, President

ANNUAL STATEMENT

JANUARY 1, 1917

THE TRAVELERS INSURANCE COMPANY

CAPITAL \$6,000,000

Life, Accident, Health, Workmen's Compensation and Liability Insurance

Assets,	\$115,095,273
Reserves and Liabilities,	100,138,291
Capital and Surplus,	14,956,982
Increase—Assets	\$10,936,165
Increase—Capital and Surplus	1,148,180
Life Insurance Paid for, 1916,	113,931,776
Life Insurance in Force	476,315,842
Increase—Life Insurance paid for	35,510,321
Increase—Life Insurance in force	81,500,637
Paid Premiums for Life Insurance	13,660,494
Paid Premiums for Accident and Health Insurance	5,445,250
Paid Premiums for Workmen's Compensation and Liability Insurance	13,027,034
Increase—Premium Income	6,009,697
Total Income	37,051,500
Increase—Total Income	6,531,743
Total Paid to Policyholders to End of 1916	176,594,346
Paid for Prevention of Accidents by Inspection	3,060,377

Moral: Insure in the Travelers

San Francisco Branch Office
201 Sansome Street
A. S. HOLMAN, Manager
OTTO L. ZEUS, Ass't Manager

Los Angeles Branch Office
Merchants National Bank Bldg
L. A. GREENWOOD, Manager

FIRE AND MARINE

AETNA INSURANCE COMPANY

Gains in Assets, Surplus and Premiums

The old reliable Aetna of Hartford made great gains in resources, reserve and business, last year, and as usual made a handsome underwriting profit, to swell the surplus funds.

The total assets are now \$26,706,547, a gain of nearly \$2,000,000. The net surplus is \$8,503,325, a gain of nearly \$1,000,000. The reserve for unearned premiums is \$11,165,387, a gain of \$647,779.

Last year's premiums aggregated \$13,510,598, which was a gain of \$1,131,932. Of this large gain, \$437,873 was a marine premium gain. Losses incurred were 54 percent of the premiums received.

The Aetna has \$5,000,000 cash capital. Its surplus as regards policyholders is \$13,503,325, or more than half the total assets. Upon these stockholders' funds a dividend of 7.4 percent was paid.

On this Coast the Aetna is among the few companies which were pioneers. It is among the leaders in volume of premiums, and is the equal of any in the high class of business written. We hear that General Agent Breeding's loss ratio last year was about the lowest of the large offices.

The marine department of the Hartford Fire, ocean and inland, for North America, will next week be in charge of Chubb & Son of New York.

Oregon's new fire marshalship will have a chief deputy and two assistant deputies, under the insurance commissioner. Though all property shares in the possible benefits, only the owners of insured property will pay the expenses. The necessary tax will be collected cheaply by the fire insurance companies.

New directors of the Pennsylvania Fire include United States Manager Richards and Joseph F. Hastings of the North British.

Factory Mutuals Lose \$2,000,000 on a Single Sprinklered Risk

Sprinklered risks burned in February of this year to the extent of four large properties, with a total loss of over \$6,000,000, almost wholly covered by insurance.

One of these properties was insured by the factory mutuals.

In all four cases there was a failure of the fire protection equipment. In three, the water pressure was not upon the sprinklers when the fire occurred. The sprinkler valves were closed.

The mutuals report declares that no such breakdown of management and employees responsible for fire protection has been known since sprinklers were invented.

The burned property covered by the factory mutuals was that of the Union Switch & Signal Co., at Swissvale, Pa. The loss was \$1,975,000.

Now note the personal deficiencies. The water was not turned on the sprinklers after repairs were completed. Steam pressure was allowed to run down in boiler plant on Saturday afternoon. Water was allowed to be shut off from the main hydrant system. No provision made for electric current for motor-driven pump. It was not ready to start when steam pressure was too low and when a part of the sprinkler plant was out of service because of repairs.

There was a delay of one hour and forty-five minutes in the starting of this rotary pump.

The boasted division wall was no barrier. After the fire several doors in this wall were found open. Flames passed through these openings.

Warped by the heat the structural steel work supporting roof and floors collapsed. Within three hours this big brick and steel switch and signal factory, equipped with automatic sprinklers, Grinnell glass button pattern, was a heap of ruins.

The New York supreme court has ruled that a broker for the insured may of his own volition cancel a policy and replace it with a policy in another company which he believes to offer more satisfactory security.

SIX YEARS SAN FRANCISCO FIRE PREMIUMS

American	1911	1912	1913	1914	1915	1916
California	\$ 109,643	\$ 88,910	\$ 61,985	\$ 86,339	\$ 71,284	\$ 69,525
Capital			3,205	7,758	7,933	5,639
Fireman's Fund	128,106	98,564	88,132	92,786	97,166	107,997
Pacific National					175	852
Vulcan Fire		4,801	4,507	5,054	8,472	9,289
Ettna	229,507	191,127	149,099	193,466	181,261	190,792
Agricultural	41,870	35,466	21,560	27,442	23,277	17,617
Alliance	23,603	17,761	13,110	16,639	14,166	10,785
Allemannia						5,626
American	37,593	33,044	20,650	25,507	28,095	29,552
American Eagle						22,270
American Central	36,447	34,040	26,888	28,898	28,162	28,398
Arizona		485	1,653	615	622	2,302
Automobile						6,259
Boston			5,717	6,831	7,737	9,648
Camden	8,856	6,734	2,859	4,042	6,147	5,465
Citizens	825	652	564	245	3,453	9,481
City of N. Y.	10,754	13,798	14,710	15,998	13,262	13,867
Colonial Fire Underwrs.	33,462	26,990	16,919	19,615	17,522	15,145
Columbian National				6,869	13,175	10,116
Com'l Union Fire, N. Y.	4,787	3,954	2,767	4,653	4,226	3,788
Commonwealth, N. Y.					1,798	2,146
Concordia Fire	37,456	44,409	39,606	5,391	5,006	5,120
Connecticut Fire	67,959	56,457	43,663	50,964	44,443	40,960
Continental Fire	76,730	78,058	77,070	81,241	91,344	78,243
County						1,198
Delaware Underw.		812	5,924	7,282	9,139	9,593
Detroit F. & M.		289	2,951		4,308	5,544
Detroit National					439	4,148
Dubuque F. & M.	34,149	25,742	21,696	18,573	21,487	27,724
Eastern Underw.	7,731	9,340	7,132	7,814	6,256	6,170
Fidelity-Phenix	36,758	42,472	42,368	47,009	52,629	57,724
Fire Association	66,490	58,911	48,118	60,618	57,000	48,885
Firemen's	35,498	29,792	26,294	34,255	22,640	22,792
Firemen's Underwrs.				1,226	11,639	11,657
First National			5,191	5,379	4,253	2,259
Franklin Fire	29,380	22,389	17,995	19,032	14,699	13,610
German, Illinois	10,814	7,638	5,242	6,139	5,207	3,434
German-American, N. Y.	76,494	54,209	47,342	57,227	55,475	58,030
German-American, Pa.			2,276	3,617	2,887	2,611
Germania		11,299	12,013	11,475	14,140	16,047
Girard F. & M.	15,882	12,887	17,117	19,822	3,552	4,803
Glens Falls	22,270	15,362	14,260	16,836	12,727	11,704
Globe Underwrs.	1,849	4,515	1,115	1,017	711	4,343
Globe & Rutgers	54,214	39,638	27,202	39,893	30,626	27,017
Guardian						383
Hamilton Fire	878	1,451	938	1,208	1,490	901
Hanover Fire	11,115	9,798	10,958	12,038	10,124	8,801
Hartford Fire	133,392	126,625	120,646	144,565	149,723	150,271
Home, N. Y.	326,608	273,370	225,829	228,750	261,750	219,831
Home of Utah	4,858	5,163	7,643	11,116	9,172	7,690
Humboldt		3,996	25,741	22,495	22,263	27,867
Ins. Co. North America	97,788	74,478	62,084	72,881	68,801	70,276
Ins. Co. State of Pa.		12,197	15,305	13,241	20,181	10,189
Ins. Underwriters						10,414
Industrial						744
Imperial Assurance	10,244	9,410	6,669	7,969	8,103	6,515
Mechanics & Traders	17,123	12,026	7,495	9,241	8,162	6,558
Mercantile F. & M. Und.		811	1,249		22	
Mercantile of A.						11,610
Merchants	4,885	4,146	4,773	3,190	3,856	3,934
Merchants F. Assur.	21,316	18,455	14,187	11,936	11,617	12,621
Michigan F. & M.	11,626	12,612	11,804	10,540	10,174	8,553
Michigan Com'l	14,344	11,181	14,165	6,678	6,931	6,674
Millers National						12,750
Minnesota Underwrs.		704	1,111	94	38	
Minneapolis F. & M.						5,347
National Ben Franklin	7,377	36,677	54,043	62,264	64,635	68,259
National Fire	104,296	80,715	56,003	78,068	66,661	62,795
National Union	151,818	126,169	119,745	91,722	95,574	85,022
Nationale						4,607
Newark Fire		4,312	6,421	7,024	6,082	6,793
New Brunswick	32,595	28,899	21,136	19,002	21,881	21,171

Six Years San Francisco Fire Premiums—Concluded

Other-American	1911	1912	1913	1914	1915	1916
New Hampshire	\$. . .	\$ 5,642	\$ 27,904	\$ 30,769	\$ 29,937	\$ 26,563
New Haven Underw.	1,440	4,776	10,864	14,003	1,768	1,788
New Jersey	425	21,018	18,017	41,885	25,574	9,355
New York Underwrs.	13,253	24,122	20,908	20,667	19,274	18,189
Niagara Fire	35,082	30,541	39,843	39,946	43,487	42,994
Niagara-Detroit Underw.	3,791	6,934	8,400	6,270	6,459	8,586
Northern of N. Y.	1,006	2,438	3,616	3,638	6,215	4,721
Northwestern F. & M. . . . .	. . .	. . .	1,342	5,093	6,810	1,743
Northwestern Mutual . . . . .	. . .	23,747	7,573	13,627	9,643	10,763
Northwestern Nat.	7,964	12,033	20,987	38,246	50,594	55,584
North River	37,774	30,292	25,840	26,838	28,907	19,844
Occidental . . . . .	. . .	562	878	3,894	4,136	5,393
Old Colony . . . . .	. . .	. . .	1,037	1,252	1,100	977
Orient	29,100	24,381	17,189	21,826	24,323	22,309
Pacific . . . . .	. . .	5,207	4,114	5,967	6,857	11,264
Pacific National . . . . .	. . .	. . .	. . .	. . .	175	851
Pennsylvania Fire	25,341	23,327	18,854	25,511	25,848	27,536
People's National	14,470	6,108	4,682	5,230	4,708	9,502
Phoenix, Hartford	99,022	83,224	55,075	67,400	59,071	59,941
Pittsburg Underwriters . . . . .	. . .	. . .	. . .	. . .	. . .	1,984
Prov.-Washington	22,651	21,518	20,638	21,522	21,732	21,261
Queen of America	89,897	65,436	52,803	49,972	42,429	41,932
Reliance	11,612	9,027	9,113	8,941	11,155	7,512
Republic Underwrs	24,264	24,839	14,542	15,465	19,162	17,475
Rhode Island . . . . .	. . .	1,710	5,504	7,986	12,993	11,463
Rochester-German Undw.	11,514	15,886	10,867	12,015	13,862	13,456
Safeguard . . . . .	. . .	. . .	. . .	. . .	39	2,903
Security	20,979	13,008	17,305	22,603	10,443	10,362
Springfield F. & M.	116,342	95,979	71,719	80,941	76,149	74,368
Standard Fire	1,246	4,860	5,462	5,943	5,849	5,120
St. Paul F. & M.	35,217	34,059	27,142	38,018	31,734	32,288
Sterling . . . . .	. . .	. . .	3,435	7,086	518	. . .
Stuyvesant . . . . .	. . .	6,407	6,780	11,108	10,711	12,940
United Firemen's	15,056	14,536	13,511	22,495	. . .	7,976
United States Fire . . . . .	. . .	10,800	15,838	10,942	11,807	*33,922
Westchester Fire	41,446	25,555	17,920	20,813	18,309	15,784
Total American	\$ 3,033,793	\$2,694,107	\$2,359,927	\$2,619,494	\$2,539,522	\$2,634,823
Foreign	1911	1912	1913	1914	1915	1916
Aachen & Munich	\$ 819	\$ 603	\$ 361	\$ 293	\$ 209	\$ 112
Atlas Assurance	47,089	46,660	34,899	46,996	42,874	43,856
British America . . . . .	. . .	. . .	1,689	13,492	8,351	8,001
British & Federal F. U. . . . .	. . .	. . .	896	25,351	25,951	27,135
Caledonian	12,206	14,826	16,105	19,558	18,899	11,264
Century . . . . .	. . .	3,031	6,409	5,315	5,328	6,132
Commercial Union	17,236	41,522	31,359	67,760	56,761	49,266
Hamburg-Bremen . . . . .	. . .	. . .	. . .	5,979	1,145	2,388
Law Union & Rock	12,676	14,271	14,103	16,021	11,610	13,376
Liv. & Lon. & Globe	345,949	295,919	239,518	272,888	246,572	233,496
London Assur.	92,385	97,314	75,447	95,142	95,813	88,136
Lon. & Lancashire	69,507	61,295	50,798	68,143	67,434	61,967
Nationale . . . . .	. . .	. . .	. . .	. . .	. . .	4,607
New Zealand	145,600	117,801	109,470	106,093	93,084	91,211
Netherlands . . . . .	. . .	. . .	8,515	22,739	31,197	31,010
North British & Merc.	105,012	100,086	71,365	89,881	85,441	69,636
Northern Assur.	153,550	119,322	76,134	98,731	88,868	83,704
Norwich Union . . . . .	. . .	. . .	18,211	31,857	28,694	33,277
Patriotic . . . . .	. . .	. . .	. . .	. . .	. . .	1,473
Phenix . . . . .	. . .	. . .	. . .	. . .	. . .	6,846
Phoenix Assur.	92,843	78,266	66,262	79,454	74,105	66,095
Palatine	24,322	18,966	16,089	21,499	20,750	18,099
Prussian National	23,603	17,525	15,316	23,702	33,058	31,896
Royal	240,241	205,478	124,957	141,958	139,569	120,470
Scottish Union & N.	55,227	46,677	38,104	43,721	37,333	37,383
State Assurance	1,140	2,676	2,305	3,881	3,288	3,103
Sun, London	61,462	61,535	47,760	54,095	53,459	51,476
Svea Fire	13,256	12,521	13,797	18,624	18,875	16,902
Union Assurance	79,012	64,505	41,636	35,900	30,638	29,229
Union . . . . .	. . .	. . .	. . .	. . .	. . .	3,709
Urbaine . . . . .	. . .	. . .	. . .	. . .	147	918
Western Assur.	43,977	30,886	25,203	33,549	25,393	23,416
Yorkshire . . . . .	. . .	12,555	20,907	19,387	25,284	16,272
Total Foreign	\$1,651,471	\$1,465,713	\$1,166,719	\$1,433,276	\$1,344,363	\$1,185,274
Grand Totals	\$4,688,040	\$4,159,820	\$3,526,646	\$4,052,770	\$3,883,886	\$3,820,097

⚡ Totals include figures of retired companies. No other Journal prints this compilation.

*Including merged Williamsburg City's \$20,982

SPRINGFIELD F. & M. INS. CO.

Now a 12-Millionaire — Gains in Assets, Reinsurance Reserve and Premiums

Including its excess Canadian deposit the old reliable Springfield F. & M. Insurance Company now has \$12,102,727 assets. Since the great fire in San Francisco, where this company paid the first conflagration loss claim and made so fine a record, the Springfield has added \$5,000,000 to its assets, has trebled its surplus and has increased its annual income over \$2,000,000. This is some satisfactory progress.

Last year the premium income gained over \$700,000, and the total income, of course, gained still more. The premium income was \$6,823,926. The total income was \$7,286,880. The total expenditures were \$6,624,283, leaving a handsome balance. The reinsurance reserve advanced to \$6,159,663. The loss incurred ratio was 53.5 percent of the premiums. There was a good underwriting profit.

The Springfield F. & M. Ins. Co. does a large business on the Coast, one of over \$700,000 premiums yearly. The Coast department occupies large and handsome offices at 150-152-154 Sansome street, San Francisco, and is under the capable management of George W. Dornin, son of the late George D. Dornin. The assistant manager is John C. Dornin. The traveling field men are George C. Coddington, Frank H. Young, J. E. Crandall, J. F. R. Webber, C. H. Anderson and H. K. Nourse. The successor of the late L. B. Rogers at Salt Lake City has not yet been appointed.

Loss Paid Ratio

A Spectator compilation gives the total fire insurance premium income in this country last year as \$401,940,508, a gain of over \$48,000,000, and the losses paid as \$213,857,320, or 53.1 percent. The figures include marine business written by the companies.

The Guardian will soon absorb the Reliance Marine. The former has not been doing business in this country for many years.

Banquet to Mr. Faymonville

The fire insurance men of San Francisco will give Mr. Faymonville, the retiring president of the Fireman's Fund, a dinner at the Fairmont hotel, Tuesday evening, April 3.

A. C. Olds Resigns

Assistant Manager Olds of the George O. Hoadley companies has resigned, as of June 1. Mr. Olds has made new connections, which he is not prepared to announce at present.

For some time there has been a rumor that Mr. Olds is to receive the general agency of two companies.

Charles D. Haven

Mr. and Mrs. Charles D. Haven, who have been spending the winter in San Francisco at the Bellevue, returned to San Jose on the 10th inst.

Both Mr. and Mrs. Haven are in their 80's, and are in good health. They keenly enjoy the ever unfolding panorama of life.

Insurance Commissioner McCabe

Commissioner McCabe was born in San Jose and is 44 years old. He has been a court stenographer, a member of the district attorney's staff, secretary of a state campaign committee, and secretary of a national convention at Chicago in 1900 and St. Louis in 1904.

13 Percent Gain

The largest increase in American premiums by fire and fire-marine premiums was made in 1916. It was equal to 13.5 percent of the premiums received in 1915.

British Fire Offices

All of the 22 United States branches of British fire offices report an increase of premiums last year.

Mrs. Henry J. Schaeffer of Seattle, an adjuster, has been visiting San Francisco.

On pages 220 and 221 are resources of fire companies, from the forthcoming Coast Review's Pacific Fire Chart.

LARGEST FIRE INSURANCE COMPANY CHARTERED BY THE STATE OF MASSACHUSETTS

1849--- Incorporated 1849— Charter Perpetual --- 1917

SPRINGFIELD

Fire and Marine Insurance Co.

of SPRINGFIELD, Massachusetts

CASH CAPITAL, - - \$2,500,000.00

A. W. DAMON, President

ANNUAL STATEMENT, JANUARY 1, 1917

ASSETS

Cash on hand, in Banks and Cash Items	\$ 927,621 85
Cash in hands of Agents and in course of collection	1,445,982 37
Accrued Interest, etc.	90,606 33
Real Estate Unincumbered	300,000 00
Loans on Mortgage (first lien)	2,590,020 00
Bank Stocks	1,740,036 00
Railroad Stocks	2,212,270 00
Miscellaneous Stocks	1,368,390 00
Railroad Bonds	335,346 00
State, County and Municipal Bonds	619,050 00
Miscellaneous Bonds	473,405 00
TOTAL ASSETS	\$12,102,727 55

LIABILITIES

Capital Stock	\$2,500,000 00
Reserve for Re-insurance	6,159,662 74
Reserve for all Unpaid Losses	662,860 77
Reserve for all other Liabilities	125,000 00
TOTAL LIABILITIES	\$9,447,523 51

Surplus to Policyholders, \$ 5,014,452 80

Losses Paid Since Organization, \$68,836,946 84

PACIFIC COAST DEPARTMENT

150 Sansome Street, - San Francisco, Cal.

GEO. W. DORNIN,
MANAGER

JOHN C. DORNIN,
ASST. MANAGER

SUPERINTENDENTS OF AGENCIES

GEO. C. CODDING FRANK H. YOUNG J. E. CRANDALL

J. F. R. WEBBER C. H. ANDERSON H. K. NOURSE

Agencies in All Prominent Localities Throughout the United States and Canada



FIRE CHIPS

—San Francisco tests prove that firemen can make connections with low pressure hydrants in half the time required for connections with the high pressure hydrants. A difference of 20 seconds might mean a considerable fire loss.

—The Sanborn Map Co. has issued an insurance map of the fire insurance district of San Francisco. It is a directory in itself, as well. The scale is 40 ft. to 1 in., with the building diagrams in red (class B and C) and brown-yellow (class A or fireproof construction). There are 25 fire offices opening into Sansome street, 4 into Sacramento, 3 into Montgomery, 20 into California and 7 into Pine.

—Madera, Cal.—J. B. Williams, real estate agent, has purchased the insurance business of F. E. Smith, who has been representing five companies for several years.

—Santa Clara, Cal., March 1. — Charles G. Hayward opened a general insurance office here today.

—Meridian, Sutter co., Cal. — About the entire business part of this town was burned last week, with a loss of \$40,000.

—Afton, Glenn co., Cal.—Postoffice burned.

—Chico, Cal., Mar. 24. — Chapmantown, a suburb, was about wiped out by fire yesterday. Loss \$10,000.

—Healdsburg, Cal.—The insurance on the city's powerhouse and substation is to be reduced from \$20,000 to \$15,000.

—Napa, Cal.—On May 10 and 11 the State Association of County Mutual Fire Ins. Cos. will hold its annual meeting here. The railroads have given reduced rates.

—The maps and records of the American Eagle, Fidelity - Phenix and Continental business in this field are being shipped from the Western department at Chicago to San Francisco, for use of the new Pacific department in the Insurance Exchange building, with Secretary A. A. Maloney in charge.

—Some fire companies reduce their expense ratios and premium receipts about the same time.

—The average dividend earned on total of fire companies' assets, last year, was just 3 percent.

—The United States branch of the Aachen & Munich has \$2,850,061, a gain of \$129,702. The surplus is \$1,473,743, a gain of \$122,944. Premium income last year was \$1,105,349, which was a gain.

—The new capital stock of the Fire Association was oversubscribed, at \$250, par value \$50, making the assets exceed \$11,000,000 and the net surplus more than \$3,000,000.

—Willows, Cal.—The \$5,000 home of Sheriff Bailey destroyed by fire.

—Bremerton, Wash., now owns its waterworks. The price, \$224,500.

—Arkansas has a state fire marshal, and the fire companies "pay the freight," with an additional half of one percent premium tax.

—The Jefferson's charter may be purchased by New Yorkers who want to engage in the marine game.

—The insurance department of Washington has approved the Standard Bureau forms submitted, as not in conflict with the laws of the state and the rules of the department.

—Our revised Field Men's directory appears in the back pages.

—The constitutionality of resident agency laws generally is being tested in the federal courts in Kentucky.

—A compilation in The Spectator shows a grand total of \$360,087,820 fire insurance stockholders' funds in this country, on which a total of \$21,929,807 in dividends was paid. This is an average dividend of only 6 percent. It includes the Continental's \$8,000,000 stock dividend too.

—The Hartford continues its lead in premiums, with a total of \$20,351,480. The Home is next, with \$18,820,824.

—Manager Osborn of the Pennsylvania, now in the East, is expected to return in about a week.

—General Agent Johnston and Assistant General Agent Kelly of the North America, who attended the 125th annual meeting, are expected home about April 1.

CHIPS

—Liability business in this country emerged in January with a loss ratio of only 53 percent and compensation with 54. Casualty business generally was profitable in 1916.

—The Pacific Mutual has notified its accident agents that hereafter it will not insure persons who are members of military or naval organizations.

—Idaho has created a state monopoly of workmen's compensation insurance.

—Utah now has a state compensation fund—and more offices.

—Sacramento. — The life men secured the passage of the anti-rebate law.

—The per capita circulation is \$44.26. Again a gain—\$5.72 over a year ago.

—Coast bank clearings in February gained 32 percent over last year, when the gain was only 19.

—Portland.—The semi-annual meeting of the Special Agents' Association of the Northwest was held last week. President Atkins presided.

—The Washington City Life is being framed.

—“Whom the gods would destroy they first make mad.”

—John B. Fritsch, special agent for Christensen & Goodwin at Helena, Mont., spent last week in San Francisco.

—Manager Geo. W. Dornin of the Springfield and Newark starts for the Northwest today. He will visit the agencies of his companies in that field and will return home via Salt Lake City, where he will appoint a successor to the late Lewis Rogers.

—The Travelers' flow of new business shows no diminution.

—Mr. Geo. W. Blossom, vice-president of the firm of Fred S. James & Co. of New York and Chicago, spent a few days recently in San Francisco, and during his visit arranged with the general agent, Geo. A. Crux, for an extension of the business. A small ground floor office has been leased in the Insurance Exchange Building, where they will be prepared to transact a general insurance business.

—Up to date the Geo. H. Tyson companies have paid \$191,994,000 losses. On January 1st these companies had \$43,806,000 total assets.

—The Washington legislature has passed a measure authorizing the insurance commissioner to clothe his deputy with full power to act in his place.

—California rainfall this “wet” season is still deficient. In the northern part it is about two-thirds normal, or half the seasonal rainfall a year ago.

—The Philadelphia Bourse suggests that the United States be subdivided into six “United Regions of America.” The eleven states of the Pacific West are to form one region (except eastern Colorado), with Salt Lake City as the capital. Ft. Wayne is to be the capital of Ohio, Indiana and the Michigan lower peninsula, etc. It is time to erase state lines. There are too many state insurance departments, too many legislatures duplicating each other's work and passing too many laws.

—Utah's new compensation law becomes in force on July 1.

—The use and occupancy clause on automobile works in Detroit cost the insurers 43 percent of the insurance covering loss by interruption of business after the fire.

—The California State Life is suing its former agent, L. D. McCarthy, while he counter sues for \$11,000 for breach of contract. The suits are before Judge Wm. H. Donahue of the superior court, Oakland. McCarthy says he was dismissed just before the time when he would be entitled to renewal commissions.

—Richmond, Cal. — The pressing demand for lower rates resulted in a meeting called by the Merchants Association, at which District Secretary Du Val was present. On the following day the secretary made a tour of the city, accompanied by the fire chiefs of the bay cities. Richmond is growing and improving.

—Deaths from tuberculosis are decreasing in number, while deaths from cancer are increasing, in British Columbia. Perhaps there is some connection.

ITEMS

A million automobiles will be built in Usona this year, besides the tin lizzies.

The legislatures of Arizona, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington and Wyoming have adjourned.

Seattle. — The difficulties between the James H. de Veuve Co. and I. S. Watson have been settled out of court.

Four solid train loads of beans from the Orient, valued at over a million dollars and constituting the largest single movement of this commodity ever coming to the United States, have arrived in San Francisco to be trans-shipped to Eastern markets.

Messrs. Fred S. James & Co. are United States managers for the General Fire Assurance Co. and the Urbaine Fire Insurance Co., both of Paris, France, and also the British Dominions General Ins. Co., Ltd., of London, which last mentioned company has just been licensed to do business in California and will immediately make appli-

cation for admission to other Pacific Coast states.

The new commissioner of Utah is Rulon S. Wells, who succeeds the efficient John James.

The National Locals have asked local associations to pass rules that no new agents of annexes be appointed, to the end that sole agencies may follow the death or resignation of present agents of annexes.

In Kahn v. Royal Indemnity Judge Deasy of San Francisco instructed a jury that death from ptomaine poisoning is accidental. The jury awarded the plaintiff widow \$7,500. Defense was that insured died from heart disease.

Stockton.—The annual meeting of the counties committee of the California Development Board, will convene in Stockton, Friday morning, April 13, at 10 o'clock, for a two days session. Matters of great importance will be discussed and it is hoped that the attendance will be large.

THERE ARE ALWAYS GOOD OPPORTUNITIES

FOR THE RIGHT MEN with the

Pacific Mutual Life Insurance Company

of California



FOUNDED IN 1868

Assets

\$38,727,196 62

Capital and Surplus

\$4,932,024 50

Managers for Life Department

KILGARIF & BEAVER, Inc.

Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Pacific Mutual Bldg., Los Angeles

Managers for Accident Department

F. A. STEARNS,

Shreve Building, San Francisco

The PASCHALL-JONES CO.

Story Bldg., Los Angeles

Paid-for Life Insurance, \$171,913,618 00

Fire Companies' Figures

The Agricultural became a 5-millionaire last year, and within a stone's throw of a 2-millionaire as regards premiums and net surplus too. There was an underwriting profit.

The Alliance of Philadelphia made good gains all along the Coast Review Fire Chart line. The company now is a 3-millionaire in assets and a 1-millionaire in net surplus, in fact nearly \$1,200,000. Profit was made on the underwriting side.

The New Hampshire Fire gained in assets, surplus and premiums in 1916. With the addition of new capital it is now a 7-millionaire as to assets.

The National Lumber of New York reports no profit in underwriting. Its 1916 dividend exceeded its investment income, and therefore the surplus dropped 13.7 per cent.

The American has become a 11-millionaire in assets and nearly a 5-millionaire in policyholders' surplus. A gain of \$431,000 was made in premiums. The underwriting profit was very satisfactory.

The Arizona increased its reinsurance reserve last year but its premiums fell off a little. It has \$200,000 cash capital and \$501,106 assets. Coast premiums were increased from \$67,454 to \$96,636, with only 21 per cent losses incurred; but business east of the Rockies must have been bad in underwriting results, the average loss ratio being 65 per cent of the premium income. Better luck next time!

The New Brunswick Fire, last year, increased its capital to \$500,000, added to its net surplus \$134,647, increased its premium income nearly \$200,000, and made a substantial profit in underwriting.

The Commonwealth of New York gained largely in assets, reinsurance reserve and premiums. It now has \$3,338,190 assets.

The Concordia Fire gained in assets, reinsurance reserve, net surplus and premiums. Some money was made in the underwriting department.

The Citizens gained in assets and surplus.

The First National has had a stormy career. Last year's experience was exceptionally bad. The loss incurred ratio was 85 per cent, and the expense ratio was 46— together, 131 per cent of the increased premiums. The ratio of losses incurred to premiums earned appears to have been 96 per cent.

The Automobile of Hartford increased its assets, reinsurance reserve and premiums in 1916. Premiums doubled. Over half the premiums are "inland."

The Austin Fire added to its assets, reinsurance reserve, surplus and premiums, but Texas and the state rating bureau gave it a 66 per cent loss ratio.

The Camden Fire (also the Eastern Underwriters) gained in assets, reinsurance reserve, surplus and premiums, in 1916, and added \$100,000 to its capital.

The Columbian National increased its assets, reinsurance reserve and premiums, but was unfortunate on the underwriting side. The expense ratio was 55 per cent.

Mutuals in 1916

The Michigan Millers Mutual appears to have had a combined expense and earned premium loss ratio of 114 per cent.

The Millers National appears to have had a combined expense and earned premium loss ratio of 100 per cent.

Boon to Agents

An insurance agent, who is injured while on his way to solicit insurance, is entitled to compensation, says the Pennsylvania state compensation board.

The above ruling has since been reversed.

The late Commissioner Phelps appears to have departed with no one mourning—except his newspaper boss.

To Mr. The MANAGER

Please instruct your accountant to fill out the

Coast Review Blanks

and send them to 122 Halleck St.

For our Big Supplement and Coast Review Fire Chart are hungry for figs.

West Coast - San Francisco Life

Insurance Company

C. O. G. MILLER, President

GORDON THOMSON, SECRETARY AND ACTUARY

HOME OFFICE SAN FRANCISCO, CALIFORNIA

Statement, December 31st, 1916

ADMITTED ASSETS

Real Estate owned	\$ 45,000.00
Loans on Real Estate (secured by pledge of property appraised at \$2,628,733.00)	895,766.11
Collateral Loans	76,101.50
Loans to Policyholders	444,453.62
Premium Notes and Policy Liens	45,353.19
Bonds owned (amortized value)	1,259,867.35
Stocks owned	5,940.00
Net Premiums outstanding and deferred	132,692.12
Interest due and accrued	31,975.65
Cash in Banks and in Office	90,173.97
Other Assets	620.00

Total Admitted Assets . . \$3,027,943.51

TOTAL PAYMENTS TO POLICYHOLDERS

Previously paid	\$1,278,998.65
Paid 1916	386,331.99
Total paid	\$1,665,330.64

LIABILITIES

Reserve on all outstanding Policies	\$2,590,390.81
Reserve for losses incurred	21,104.46
Interest and Premiums paid in advance	16,488.21
Reserve for taxes payable during 1917	31,959.50
All other Liabilities	11,657.51
Surplus to Policyholders, including:	
Paid-up Capital	\$250,000.00
Assigned Surplus	59,191.97
Unassigned Surplus	47,151.05—
	356,343.02

Total \$3,027,943.51

INSURANCE IN FORCE (Paid For)

Ordinary Department	\$25,322,234.00
Industrial Department	9,714,000.00
Total	\$35,036,234.00

INCREASES, 1916

Increase, Admitted Assets	\$ 514,869.81
Increase, Surplus—Assigned and Unassigned	24,108.97
Increase, Premium Income	131,109.01
Increase, Amount in Force	2,927,681.00

CALIFORNIA**HEALDSBURG**

This little city is again considering the purchase of a modern fire alarm system. The system would connect with the telephone office so that the hello girl, by pressing a button, would start the automatic tapper, which would sound a general alarm. The cost of such an improvement to the fire alarm system of this place is estimated at about \$600.

SEBASTAPOL

The pumping plant is to be improved. Motors will be installed this month.

SONOMA

It is proposed to organize a chemical company and buy a chemical engine—and ask for lower insurance rates.

TAFT

Plans are being considered for building fire walls in this town, to check fire. Legal authority is sought. Lower rates are expected. Taft has had many fires.

LIFE**Elks Boost Life Insurance**

Harry G. Stuart, a newspaper publisher at Porterville, Calif., and a policyholder in the Bankers Life Company of Des Moines, brings to light the interesting fact that the Benevolent and Protective order of Elks, one of the largest and most popular lodge organizations in America, is doing a great work toward the advancement to the cause of life insurance. Following is part of a letter recently received by the Bankers Life Company from Mr. Stuart:

"That great and magnificent and patriotic Order of Elks, of which I am proud to be a

member, now asks its applicants for membership, what provisions they have made for their families in case of inevitable death, and is lending its support and encouragement to the big idea of providing for dependent ones, and on the character of their answers weighs mightily whether they will be admitted to the order. The Elks are preaching the gospel of providing for their loved ones, that they may not become a burden on friends and organizations."

Colusa, Cal.—Irving D. Hickok, it is said, has been appointed agent for the Bankers Life of Des Moines, by F. A. Vance.

Withdrawals from the Royal Arcanum continue.

New York city's 1916 death rate was the lowest since the mortality records began, being only 13.89.

Life.—Tupper is out but not down and out, is Wilbur S., in this wilderness.

Wisconsin will legislate on double indemnity and disability clauses in life policies.

FIRE

San Francisco, March 6.—Fire starting in Maude L. Palmer's flat kitchen, 1128 Pine street, caused \$1,500 loss.

Hope, B. C., March 6.—Coquahalla hotel, an old frame, burned this morning. Guests leaped from upper floors. Eight persons lost their lives.

Mandamus the Mayor

St. Helena, Cal. — Rumpus! Mayor Swordfinger refuses to sign a contract for the purchase of a new fire engine. The city trustees have begun mandamus proceedings against the mayor.

Justice Demanded

The "\$100,000 reduction in Oakland (Cal.) rates on dwellings, from 45 to 35 cents as the basis rates" extends northerly, easterly and southerly, but does not include the annexed territory of Fruitvale. Which moves the Fruitvale Progress to shout, "It is about time that the citizens here come together and demand justice."

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1917) . \$12,149,848

NET SURPLUS, " . 5,176,150

E. F. BEDDALL

President

N. S. BARTOW

Secretary

GEO. W. BURCHELL

Vice-President

Gross Assets ^{JAN. 1} 1916 \$119,399,530

Exclusively Fire Assets 52,857,075

Net Surplus - - 24,462,872

Losses Paid - - 287,726,461

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager

LIVERPOOL, ENGLAND

DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
San Francisco, Montreal.  Agencies in all principal Cities and Towns

ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING. SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston,
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, J. T. O'Brien, R. S. Folger,
B. Matt Evans, C. A. Luhrs (automobile).

RESOURCES OF FIRE COMPANIES

			Policyholders					Policyholders	
	Jan. 1	Assets	Surplus		Jan. 1	Assets	Surplus		
Etna	1917	\$26,706,547	\$13,503,325	Fidelity-Phenix . . .	1917	\$19,324,446	\$ 9,620,733		
	1916	24,730,602	12,584,515		1916	17,746,337	8,670,650		
Aachen & Munich . . .	1917	2,850,061	1,473,743	Fireman's Fund . . .	1917	13,445,951	5,176,192		
(U. S. B.)	1916	2,720,359	1,350,799		1916	11,326,206	4,164,704		
Agricultural	1917	5,036,003	2,481,141	Firemens	1917	7,710,757	3,453,008		
	1916	4,680,816	2,332,376		1916	7,046,763	3,708,837		
Alliance, Pa.	1917	3,100,639	1,500,000	Fire Association . . .	1917	10,046,848	3,268,204		
	1916	2,678,459	1,725,876		1916	9,372,127	3,182,025		
American	1917	11,285,223	4,751,412	Franklin	1917	2,391,125	984,052		
	1916	10,666,472	4,712,898		1916	2,050,851	1,010,076		
American Central . . .	1917	4,142,834	2,032,735	German Alliance . . .	1917	2,098,366	1,469,599		
	1916	4,076,388	2,037,306		1916	1,941,707	1,316,452		
American Eagle	1917	2,902,417	2,145,233	German American . . .	1917	23,713,477	12,759,422		
	1916	2,371,903	2,085,514		1916	22,364,626	12,217,685		
Arizona	1917	501,105	201,461	German Amer., Pa. . .	1917	850,265	452,773		
	1916	506,009	233,214		1916	820,714	442,269		
Atlas (U. S. B.)	1917	3,270,655	1,239,137	Germania, N. Y. . . .	1917	8,553,704	4,331,218		
	1916	3,082,720	1,176,426		1916	8,067,466	4,109,356		
Automobile	1917	2,748,832	1,708,854	Girard	1917	2,330,388	1,136,255		
	1916	2,377,857	1,910,444		1916	2,489,988	926,135		
British America	1917	1,931,281	821,964	Glens Falls	1917	6,413,771	2,871,107		
(U. S. B.)	1916	1,939,786	772,623		1916	5,859,946	2,750,566		
Caledonian	1917	2,352,282	685,758	Globe & Rutgers . . .	1917	13,790,133	6,650,190		
(U. S. B.)	1916	2,282,189	654,274		1916	10,178,345	5,169,685		
California	1917	1,286,477	724,870	Hamburg-Bremen . . .	1917	1,902,351	603,856		
	1916	1,064,323	632,067	(U. S. B.)	1916	1,843,344	600,574		
Camden	1917	3,865,719	1,592,343	Hanover	1917	4,921,188	1,906,081		
	1916	3,393,388	1,507,913		1916	4,542,457	1,802,281		
Capital, Sac'to.	1917	400,278	291,530	Hartford	1917	29,878,349	10,682,226		
	1916	425,097	359,801		1916	28,277,827	10,050,973		
Century	1917	727,973	473,454	Home, N. Y.	1917	40,263,879	19,557,969		
(U. S. B.)	1916	764,100	553,056		1916	37,982,744	19,536,177		
Citizens	1917	715,445	504,091	Home, Utah	1917	1,275,256	1,142,117		
	1916	684,425	447,557		1916	1,104,834	979,266		
Commercial Union . . .	1917	9,589,394	2,144,730	Imperial	1917	959,530	500,267		
(U. S. B.)	1916	9,868,369	2,572,193		1916	858,653	433,407		
Commonwealth	1917	3,338,189	1,860,982	Ins. Co. North Am. . .	1917	23,770,663	9,000,000		
	1916	3,022,107	1,964,669		1916	20,838,450	10,758,407		
Concordia	1917	2,587,558	1,015,168	Ins. Co. State Penn . .	1917	4,658,595	1,402,353		
	1916	2,402,986	1,000,237		1916	4,012,344	1,426,420		
Connecticut	1917	7,249,879	2,831,166	Law Union & Rock . . .	1917	1,408,514	917,463		
	1916	6,918,935	2,564,478	(U. S. B.)	1916	1,343,319	877,883		
Continental	1917	34,114,372	22,303,334	Liv. & Lon. & Globe . .	1917	15,492,111	5,230,370		
	1916	30,859,158	17,620,079	(U. S. B.)	1916	14,814,383	4,841,887		
County	1917	999,690	617,842	London Assur.	1917	4,972,552	1,612,578		
	1916	897,141	570,068	(U. S. B.)	1916	4,385,826	1,304,704		
Detroit F. & M.	1917	2,499,752	1,624,593	Lon. & Lancashire . . .	1917	5,386,826	2,227,927		
	1916	2,377,660	1,615,208	(U. S. B.)	1916	4,904,655	1,899,920		
Dixie	1917	896,972	676,738	Mech. & Traders . . .	1917	1,607,983	903,641		
	1916	857,363	672,239		1916	1,464,926	827,152		
Dubuque	1917	2,009,791	713,924	Mercantile of A. . . .	1917	3,241,974	2,108,434		
	1916	1,816,466	651,213		1916	2,913,197	2,155,724		
Equitable F. & M. . . .	1917	1,356,651	971,031	Merchants Fire	1917	1,827,312	1,026,508		
	1916	1,295,258	963,326		1916	1,280,567	726,039		

	Jan. 1	Assets	Policyholders Surplus		Jan. 1	Assets	Policyholders Surplus
Michigan Com'l	1917	1,178,606	612,245	Phoenix, (Conn.)	1917	16,503,963	9,756,064
	1916	1,019,637	611,058		1916	15,345,365	9,056,107
Michigan F. & M.	1917	1,665,929	792,476	Prov.-Washington	1917	6,316,096	2,588,323
	1916	1,590,675	815,375		1916	5,725,616	2,170,021
Milwaukee Mechan	1917	4,659,805	2,018,571	Prussian National	1917	2,786,047	1,202,027
	1916	4,344,086	1,781,483	(U. S. B.)	1916	2,559,600	1,032,552
Montana	1917	453,936	395,508	Queen	1917	12,149,847	6,176,149
	1916	447,740	360,990		1916	10,873,210	5,537,559
Munich	1917	9,127,080	1,699,063	Reliance	1917	1,547,057	605,267
	1916	8,546,628	1,522,748		1916	1,553,785	601,926
National	1917	17,572,309	5,934,744	Rhode Island	1917	1,743,109	800,125
	1916	16,226,084	5,496,345		1916	1,533,750	759,220
National Union	1917	4,432,173	1,756,262	Rocky Mountain	1917	535,146	479,149
	1916	4,165,225	1,550,946		1916	489,550	456,598
Netherlands	1917	1,127,135	577,076	Royal	1917	14,030,230	3,965,268
(U. S. B.)	1916	1,005,296	555,861	(U. S. B.)	1916	13,760,250	3,912,555
Newark	1917	2,270,309	907,769	Royal Exchange	1917	3,567,322	1,324,014
	1916	2,153,778	932,012	(U. S. B.)	1916	3,160,701	1,172,448
New Brunswick	1917	1,711,867	1,677,411	Safeguard	1917	635,349	506,973
	1916	1,341,689	1,551,763		1916	537,479	495,795
New Hampshire	1917	6,969,872	3,450,428	Scot. Union & Nat.	1917	6,966,172	3 800,959
	1916	6,515,530	3,356,945	(U. S. B.)	1916	6,760,670	3,884,163
New Jersey	1917	2,001,303	1,302,341	Security	1917	4,486,437	1,836,745
	1916	1,651,279	1,221,087		1916	4,283,506	1,732,734
New Zealand	1907	801,688	397,384	Springfield F. & M.	1917	11,961,976	5,014,253
(U. S. B.)	1916	817,384	415,701		1916	11,695,374	5,080,667
Niagara	1917	8,375,413	4,031,778	St. Paul	1917	12,288,617	4,895,059
	1916	7,682,871	3,756,214		1916	11,341,530	4,920,276
North Brit. & Merc.	1917	9,482,919	3,611,051	State (U. S. B.)	1917	721,333	504,356
(U. S. B.)	1916	9,067,991	3,932,859		1916	670,781	471,519
North River	1917	3,939,478	1,655,138	Standard	1917	1,524,128	889,164
	1916	3,166,706	1,381,565		1916	1,563,498	894,135
Northern	1917	6,680,597	3,084,081	Sterling	1917	1,542,659	1,238,912
(U. S. B.)	1916	5,951,996	2,621,966		1916	1,505,872	1,243,622
Northern, N. Y.	1917	1,691,384	711,951	Stuyvesant	1917	2,257,302	497,552
	1916	1,521,501	654,397		1916	1,282,354	925,756
Northwestern	1917	1,154,721	629,915	Sun	1917	5,001,639	1,806,897
	1916	999,552	620,005	(U. S. B.)	1916	4,866,598	1,748,526
Northwestern Nat'l	1917	7,607,306	3,061,571	Svea	1917	1,825,232	721,160
	1916	7,128,946	2,960,481		1916	1,666,764	676,674
Norwich Union	1917	3,531,304	1,414,656	Union, London	1917	1,714,979	1,039,738
(U. S. B.)	1916	3,125,216	1,126,287	(U. S. B.)	1916	1,509,012	899,331
Orient	1917	4,030,146	2,037,182	United Firemen's	1917	1,639,626	645,920
	1916	3,867,668	2,114,112		1916	1,632,565	598,609
Palatine	1917	3,228,551	1,000,657	United States	1917	6,889,577	3,043,904
(U. S. B.)	1916	3,143,416	984,341	*	1916	6,358,066	2,831,347
Patriotic	1917	584,122	532,057	Vulcan Fire	1917	1,106,634	928,527
(U. S. B.)	1916	526,848	522,856		1916	1,015,980	913,760
Pennsylvania	1917	8,534,397	3,108,909	Westchester	1917	6,285,503	1,906,480
	1916	8,251,407	3,202,659		1916	6,202,375	2,214,771
People's National	1917	1,948,593	1,213,888	Western Assur.	1917	3,330,188	1,454,246
	1916	1,986,731	1,109,612	(U. S. B.)	1916	2,747,815	1,309,215
Phoenix Assur.	1917	4,196,256	1,591,791	Yorkshire	1917	6,285,503	485,076
(U. S. B.)	1916	4,257,742	1,539,726		1916	6,202,375	477,859

* 1916 figures are United States and Williamsburg.

“The Largest Fire Insurance Company in America.”
Organized 1853



ELBRIDGE G. SNOW, President

STATEMENT, JANUARY, 1917

Cash Assets, January, 1917,	. . .	\$40,047,514.55
Reserve as a Conflagration Surplus	. . .	\$2,000,000.00*
Cash Capital	. . . . .	6,000,000.00*
All other Liabilities	. . . . .	19,395,766.42
Net Surplus	. . . . .	12,651,748.13*
Surplus as Regards Policyholders	. . . .	20,651,748.13*

ALL BRANCHES OF FIRE INSURANCE

Fire, Lightning, Automobile, Commissions, Hail, Marine (Inland and Ocean), Parcel Post, Profits, Registered Mail, Rents, Sprinkler Leakage, Tourists' Baggage, Use and Occupancy, Windstorm.

Every Policy Issued Backed by the Largest Cash Assets of Any Fire Insurance Company in America.

STRENGTH REPUTATION SERVICE

MONTANA

Butte, Mont., March 14. — From 3 until 7 o'clock this morning Fire Chief Fred Martin and his crew from the Quartz street station fought to master the blaze which started from an overheated stove in the Blue Ribbon Brewing company's warehouse at Arizona and Iron streets. Being in the center of Butte's great warehouse district the fire for a time was especially feared, but its limitations were soon realized. Chemicals were used extensively to prevent damage from water. They quickly quenched the flames.

Livingston is to have an overall factory by June 1, with 100 operatives.

At a recent fire in Butte, Mont., the great doors and boarded windows of a

burning warehouse for a time hampered the firemen, who were obliged to cut their way in with axes.

CALIFORNIA

Spenceville, Cal., March 19. — Fire destroyed the postoffice building, and all stamps, mail and records. Volunteers from the copper mine checked the spread of the flames. The postmaster awakened just in time.

The Gridley, Cal., Globe says Special Agent F. J. Mayer, of the North America, is in love with Gridley, and therefore makes it his headquarters while in northern California.

Hemet, Cal. — C. P. Carl of the First National Bank is secretary of the new Riverside County Farmers' Mutual.

Fire**Automobile****Marine****COMMERCIAL UNION****ASSURANCE COMPANY, Ltd.**

OF LONDON, ENGLAND

Subscribed Capital	\$ 14,750,000
Paid-Up Capital	1,475,000
Total Cash Assets, Gold	67,581,595
Total Liabilities, including re-insurance reserve	56,390,685
Cash Surplus to Policyholders	11,190,910
Total Amount of Claims Paid	198,018,581

Assets in United States Held by Trustees, \$10,885,362

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.**San Francisco****E. T. NIEBLING, Manager****R. C. MEDCRAFT, Assistant Manager**

PACIFIC COAST DEPARTMENT	
324 SANSOME STREET, : SAN FRANCISCO	
Insurance Company of North America	
OF PHILADELPHIA	
Assets, : : :	\$23,389,465 34
Alliance Insurance Company	
OF PHILADELPHIA	
Assets, : : :	\$3,060,371 74
Yorkshire Insurance Company, Ltd.,	
OF ENGLAND	
U. S. Assets, : : :	\$1,108,158 60
Northern Insurance Company	
OF NEW YORK	
Assets, : : :	\$1,691,384 09
FIRE INSURANCE	
AUTOMOBILE INSURANCE	
MOTOR BOAT INSURANCE	
PARCEL POST and TOURIST BAGGAGE INSURANCE	
JAMES C. JOHNSTON, Manager	
J. K. HAMILTON, ASSIST. MANAGER	MCCLURE KELLY, ASSIST. MANAGER

Good Cause of Action

A young Pennsylvania lawyer, practicing here in the South, was called on the other day by an old negro, who seemed to be in a very bruised condition.

The negro, addressing the lawyer, said: "Good morning, lawyer; I've come to see you to bring a suit for me."

The lawyer, seeing the negro's condition and foreseeing a good damage suit, asked for a statement of facts.

"Well," continued the negro, "ah wuz walkin' on down through the field, and de brown mule wuz eatin' 'longside de paff, and jus as ah passed, he hawled off wid dat lef' foot and lambasted me all over and nigh broke me to pieces."

"Good," interrupted the lawyer;

"now has the owner of that mule got any money?"

"Any money!" exclaimed the negro; "why, boss, ah owns de mule!"—The Docket.

In 1864

In November, 1864, corn sold up to \$1.41½ per bushel, and in May, 1867, oats sold at 90 cents per bushel. Hams were salable at 20 to 25 cents per pound. Live hogs at times reached \$11.50 to \$13 per 100 pounds, and dressed hogs in season at \$13.50 to \$15.50 per 100 pounds.

Sacramento

The legislature is in session in the seat of the mighty. There are 40 constitutional amendments in the senate and 49 in the house; and 1,131 senate bills and 1,342 assembly bills; heaven 'fend us, 2,562 proposed laws. And the Chicago Tribune is holding California up to ridicule. Worse, the legislature will not adjourn before May 1.

Our Directory of Pacific Coast Fieldmen

Special Agents are invited to send us corrections

Aetna

San Francisco—F. H. Rhoads,
G. F. Roberts, A. S. Willis
G. Nathan
Seattle—J. A. Murphy, State Agt.
Bruce Kaltz
Los Angeles—H. E. O'Brien
H. F. Mills
Spokane—G. S. Mariner
Helena, Mont—Juo. P. Breeden

W. W. Alverson

San Francisco — R. L. Ellis,
T. B. Clarke
Los Angeles—T. J. Keleher
L. V. McLaughlin
Portland—A. M. Lovelace
W. E. Helfrich
Salt Lake City—W. T. Booth

Atlas

Denver—Wm. Manning
Portland—A. E. Ehrhorn
San Francisco—Fred H. Elster
Craig Owens
Spokane—E. K. Lower
Los Angeles—H. R. Jackson

Edward Brown & Sons

San Francisco—
W. H. Gibbons, L. M. Hale
W. B. Westlake
Los Angeles—Chas. Van Valkenburg
Seattle—W. P. Porop
Spokane—Chas. A. Wendler
Denver—H. G. Doyle

California

San Francisco—
H. C. R. Buswell, Supt. of Agen's
S. Milton Haley, B. A. Sifford
Los Angeles—H. Dukinfield
Seattle—A. N. Lindsay,
Portland—R. H. McCurdy
Salt Lake—N. W. Clayton, Jr.

Capital

San Francisco—R. W. Guthrie
Sacramento—D. H. Cox

Chapman & Numan Co.

San Francisco—Roy H. Keagy
Los Angeles—Theo. Schlosser

Christensen & Goodwin

San Francisco—R. De Lappe
Geo. T. Gray, J. C. Crooks
Los Angeles—R. N. Loucks, Jr.
Jos. A. Boyce, Eugene P. Riecker
Seattle—Wm. F. Zwick
Spokane—Walter A. Frazier
Portland—Fred Tebben
Helena—John B. Fritsch
Boise—L. L. Dibble

James F. Cobb Co. Inc.

San Francisco—C. W. Greene
Los Angeles—R. H. Jenkins

Connecticut & Westchester

San Francisco—C. W. Von Tagen
John M. Gordon
Los Angeles—L. P. Stephens
Portland—James S. Reed
Helena—Z. M. Boyer
Spokane—S. E. DeLong

Curtis & Bailey

San Francisco—T. V. Humphreys,
H. L. Simpson, Clarence L.
Greenwalt
Portland—Chas. A. Colvin
Los Angeles—H. C. Swindell

Continental and American Eagle

San Francisco—F. P. Wilson
Jay C. Wickler
A. G. Nason & Co.
Los Angeles—G. L. McIntire
Portland—W. A. Williams
Helena—J. W. Gamble
Seattle—G. L. A. Lauer

The James H. de Veuve Co.

Seattle—B. D. Smalley, H. A. Canfield
B. D. Smalley Jr.
Tacoma—John B. Hill

Fireman's Fund

San Francisco—R. D. Hunter
Samuel Simmen, John J. Ham-
mond, Kenneth Brown,
A. E. Webber, Bayard E. Nourse
Tirrell W. Fletcher, F. M. Burn-
side
Los Angeles—Weldon D. Whelan
Chester A. Swift, George D.
Gilmore, H. W. Armstrong
Portland—H. B. Tickner
Seattle—Frank L. Emerick
Spokane—Niran R. Swett
Denver—F. G. White, W. P. Coffey
Frederick R. Lanagan
Dallas—C. C. Wright, J. H. Snell
Ben. L. Gill, Jr., J. D. Wheeler
Helena—C. D. French

Fire Association and Philadel- phia Underwriters

San Francisco—Charles L. Barsotti,
Supt. of Agencies, Thos. F.
O'Grady, Howard W. Hogan
Los Angeles—Geo. F. Staniford
Portland—Frank S. Glover
Seattle—Sam G. Gordon
Helena—Percy B. Churchill
Denver—L. D. Griffin

Fidelity-Phoenix of New York

San Francisco—Arthur G. Nason & Co
Seattle—Fred D. Hougham
Portland—E. M. Scharf
Los Angeles—Cecil T. Collins
Sacramento—H. R. Wickler

Germania Fire, N. Y.

Portland—Fred S. Penfield
Spokane—Z. M. Boyer

George O. Hoadley

San Francisco—Alex J. Cartwright
J. S. Talcott
Portland—A. H. Jackson
Spokane—F. J. Root
Montana—Raymond E. Johnson
Los Angeles—Mark B. Harris
Sacramento—E. E. Panabaker

Dixwell Hewitt

San Francisco—Geo. E. Devine,
Supt. of Agencies
M. E. Spalding, R. E. Dollard
H. F. Mordoff, L. H. Earle
Los Angeles—P. H. Griffith
E. E. Price
Portland—J. J. Dennis
Spokane — Neil Stewart,
C. H. Klinefelter
Butte—Chas. E. Miller

Home, New York Franklin, Philadelphia

San Francisco—Roff & Sheahan,
General Agents; H. W. Wagenet,
E. A. Sheahan, G. W. Madison,
I. W. DePoali, Special Agents
Los Angeles—Chas. Quitzow, State
Agent; James S. Suydam, L. H.
Wood, Special Agents
Portland—J. D. Coleman, General
Agent; John C. Fox, Edgar
Stevens, Special Agents
Spokane—Vernon B. McDowell
Salt Lake—Junius Young, State Agt
Great Falls—Benn A. Scott, State
Agent; H. C. Dunn, Sp. Agt.

Ins. Co. of North America, Alliance The Yorkshire, Northern of N. Y.

San Francisco—A. C. Wright
F. J. Mayer
Portland—Walter E. Bliss
Los Angeles—W. F. Kuhl
Spokane—M. H. Reeves
Billings, Mont.—Gilman L. Camp
Salt Lake City—Gordon F. Rennie

Law Union & Rock and Union Assurance

San Francisco — E. M. Brodenstein
Branch Sec'y;
F. A. Stahl, Noah L. Nelson
Portland—Rod E. Smith
Spokane—Raymond C. Gillette
Los Angeles—Leigh H. Robins
Denver—

Liverpool & London & Globe

San Francisco—R. H. Rountree
Harrison Houseworth
Chester S. Myrick
Los Angeles—Logan B. Chandler
Portland—F. E. Atkins
Great Falls—Grant R. Brown

London & Lancashire and Orient

San Francisco—Geo. Ormond Smith,
Agency Supt.; W. B. Hopkins,
Local Sec'y; Geo. T. Richmond,
Los Angeles—J. P. Yates, Agency
Supt.; H. H. Shanley
Sacramento—W. W. Gilmore
Portland—G. L. Goodell
Seattle—Henry A. Morison
Spokane—Geo. J. Jones
Denver—Nicholas Gardner
Salt Lake City—David H. Parry

London

San Francisco—Wm. H. Hackett
Supt. of Agencies
Phillip R. Weimann, Ben L.
Penfield
Los Angeles—C. W. Rohrer
Portland—Gus J. Roth
Seattle—P. J. Perry
Spokane—J. E. Johnson
Denver—T. S. Heath

National Union

San Francisco—Dixwell Davenport
Oakland—E. W. Hall
Los Angeles—William M. Stodghill
Seattle—Wm. P. Cassell

New York Underwriters Agency

San Francisco—V. H. Quitzow
Los Angeles—A. C. Anderson
Seattle—A. E. Bailey
Spokane—H. B. Hagen

New Zealand

San Francisco—D. A. Parker
R. E. Oehlmann
Los Angeles—C. P. Lyndall
Portland—W. G. Fortmann
Denver—Fred Williams
Spokane—Volney Seebeck

E. T. Niebling

San Francisco — A. E. Field, F. J.
H. Manning, Geo. F. Heuer
Los Angeles—Walter H. Young
G. A. Inman, Auto Dept.
Portland—R. H. Conant
Seattle—Geo. W. Swan
Helena—J. M. Fisher, Jr.

**North British & Mercantile,
Commonwealth, of New York**

Seattle—E. J. Young
Spokane—Wm. R. Lambert
Los Angeles—Chas. Harris
San Francisco—F. J. Schoeneman
C. F. Milliman, G. W. Dearborn
Denver—E. C. Willey
Portland—H. E. Smith
Helena—Oscar Unmack
Dallas—Wirt Leake
Houston—H. J. Thomsen

The Mercantile of America,

San Francisco—P. W. Gedney

Northern

San Francisco—H. D. Schumann
Sacramento—L. C. Holloway
Los Angeles—G. Mueller, Ben T.
Campbell

Portland—D. Ross Atkinson

Seattle—

Butte—E. C. Fotheringham

Northwestern National

Seattle—A. M. Jones
Los Angeles—W. E. Labry
San Francisco—H. L. Clark
Oakland—J. D. Stanley
Tacoma—L. S. Frudenberg
Portland—G. F. Nickerson
Spokane—Henry Heath

Norwich Union

San Francisco—F. C. Staniford, Supt
of Agencies, H. L. Cope
Los Angeles—William L. Wallace
Portland—
Spokane—Harry W. Randall
Denver—A. L. Tefft

Edwin Parrish

Portland—Chester A. Deering
Spokane—John A. Carlson
Los Angeles—O. D. Baldwin
B. C. Fisher
Sacramento—W. D. Young
San Francisco—R. T. Boyd
C. C. Trowbridge

Pennsylvania

San Francisco — S. P. Mesiek, Supt.
of Agencies
Oakland—F. J. Agnew, Supt of Agen.
F. A. Lathrop
Los Angeles—A. C. McConnell
Portland—Chas. V. McCarthy

Phoenix, London

San Francisco—G. A. R. Heuer
Willard T. Lovell,
Chas. R. Stone, Supt. Auto Dept.
Portland—B. W. Jones
Seattle—C. A. Craft
Helena—C. L. Spear
Los Angeles—
H. G. Large, B. J. Kellner

E. E. Potter & Sons

San Francisco—E. G. Potter,
Supt of Agencies; R. H. Davis
Los Angeles—C. H. Gatehel
Portland—E. A. Parsons
Helena—C. R. Kerns

Royal Exchange

Denver—W. J. Ciseel
Seattle—Lawrence F. Lamping

Royal and Queen

San Francisco—F. M. Gilcrest
J. B. Walden, Fred. H. Farr
R. S. Folger, C. A. Luhrs, W. H.
Ticknor
Fresno—E. P. Eldred
Los Angeles—J. K. Urnston
F. J. Perry, P. S. Ramsden
Sacramento—D. L. Stewart
Portland—H. R. Burke
Seattle—Matt B. Evans
Salem, Or.—C. D. Gabrielson
Spokane—J. H. Banks

Selbach & Deans

San Francisco—
Los Angeles—R. L. McCulloch
Seattle—C. M. Rupe
Spokane—A. S. Heatfield

Springfield & Newark Fire

San Francisco—Geo. C. Coddling
Frank H. Young, H. K. Nourse
Los Angeles—J. E. Crandall
Portland—J. F. R. Webber
Seattle—C. H. Anderson
Salt Lake—

**Scottish Union & National and
State Assurance**

San Francisco—J. H. Fuller
Rollin M. Kelley
Los Angeles—Chas. Niemann
Tacoma—Fred W. Gaston
Spokane—H. C. Edmundson
Denver—J. L. Reams

Geo. H. Tyson

San Francisco—Harry Benner,
Clifford Conly, Supts of Agents
J. B. Hatcher, Douglas Parker
C. C. E. Ellis
Los Angeles—J. C. Howard, Gen'l
Adjuster, E. R. Holland
Sacramento—E. F. Hewitt
Portland—Arthur A. Ferns
Seattle—W. T. Burwell, L. D. Mitchell
Spokane—F. O. Vincent
Helena and Salt Lake City—
R. Loekey Jr.
Fresno—Geo. A. Kingman

Vulcan Fire

San Francisco—D. A. Barry,
S. W. Newman
Los Angeles—Otho N. Hall
Butte—O. R. Indahl

Wayman and Henry

San Francisco—W. W. Cleveland,
J. R. Kenna, E. P. Caine, John
A. Faul, J. N. Waters
Los Angeles—Edward A. Rowe
James F. Boylan
Portland—E. R. Thompson
Seattle—Thomas H. Agnew
Spokane—C. B. Harris
Denver—Geo. W. Dodd

**Western, British American, and
Firemen's Underwriters**

Los Angeles—C. H. Burger, Supt.
of Agencies
Seattle—Thos. J. Craig
San Francisco—William L. Brown

Appraisers

San Francisco—J. P. Treanor
Portland—Wm. B. Honeyman

FIRE

Tacoma, Wash., March 6.—Thomas Carstens, of the Carstens Packing Company, today estimated the loss by the fire which destroyed the killing plant, including the lard and drying rooms, late last night at \$175,000, partly covered by insurance. The fire was the third which has visited the plant in two years. Enormous firebrands, borne by a strong wind, fell in the yards of the St. Paul & Tacoma Lumber Com-

pany nearby, causing several fires, which were quickly extinguished by the company's fire equipment.

Tuolumne, Cal., Feb. 16.—On Monday night Mrs. L. Pruett's home, Main st. and Laurel ave., was destroyed by fire. Two streams of water had no effect. House vacant. Supposed cause, electric wiring. Insured for \$900 in Home of New York.

The Eastern Union has adopted the report of the committee on uniform rules and clauses.

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS.** Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE--- West Coast - San Francisco Life Building, San Francisco, Northwest corner
Pine and Leidesdorff Streets

BRITISH COLUMBIA

Vancouver.—The fire underwriters will not, according to Mr. Rounsefell, object to the city counsel closing two firehalls as suggested in the report made by Fire Chief Carlisle to the fire and police committee on Wednesday afternoon. They would object, however, to the closing of any of the downtown firehalls.

Victoria, March 17.—According to the vital statistics report for the year 1916 covering the province, the population of British Columbia is now 383,380. This is based on school attendance figures and has been furnished to the House in a report from the provincial health department. The 1916 births numbered 9,841, deaths 3,887, marriages 3,169.

Based on school census, the population of British Columbia cities is: Vancouver, 95,660; Victoria, 36,510; South Vancouver, 28,106.

The soldier vote in France defeated the dry measure. The prohibitions, however, will ask the house to pass a dry law, to be effective July 1.

LIFE

President John M. Taylor of the Connecticut Mutual Life has suffered a most depressing loss, his wife contracting pneumonia and dying within two weeks.

The Fidelity Mutual has increased its outstanding insurance to \$135,643,006. It wrote \$20,647,187 new business in '16.

The Mutual Benefit Life now has \$204,562,348 assets, and \$8,935,262 surplus (4.33 percent).

Dr. Fred J. Will, medical director for the Bankers Life Company of Des Moines, died Wednesday, March 7, at San Antonio, Texas. He had been in failing health for several months due to hardening of the arteries and had gone to San Antonio for the benefit of his health about two months before his death. Dr. Will had been medical director of the Bankers Life for eighteen years.

HAIL

Companies writing hail risks had losing loss ratios running from 65 to 155.

THE LARGEST INDEPENDENT FIRE INSURANCE OFFICE ON THE PACIFIC COAST
AUTOMOBILE FIRE SPRINKLER LEAKAGE INSURANCE
PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY

Organized 1824

THE NEW BRUNSWICK FIRE INSURANCE COMPANY

Organized 1826

THE NORTH RIVER INSURANCE COMPANY

Organized 1822

MERCHANTS FIRE ASSURANCE CORPORATION

Organized 1910

NEW JERSEY FIRE INSURANCE COMPANY

Organized 1910

WM. W. ALVERSON, Manager

H. T. UNGEWITTER, Asst. Mgr.

374 PINE STREET, SAN FRANCISCO, CAL.

AUTOMOBILE DEPARTMENT

L. V. BENTLEY, SUPERINTENDENT

Special Agents—Portland: A. M. Lovelace, W. E. Helfrich; San Francisco: R. L. Ellis, T. B. Clarke;
 Los Angeles: T. J. Keleher; Salt Lake City: W. T. Booth

TERRITORY:—Alaska -- Arizona -- British Columbia -- Washington -- Oregon -- California -- Nevada
 Utah -- Idaho -- Montana -- Hawaiian Islands.

Insurance Placed Anywhere in the United States and Dominion of Canada

Mean Meandering Manning

Insurers and insured, and other investors, are warned against the meandering John Joseph Manning. His special but not particular victims are Catholic priests, who buy from him counterfeit accident policies, and give him some of their savings to invest in his "steal" stock. He finds his alleged Travelers policies easy sellers.

Items

The Republic Fire is being organized in New York City.

The French companies have entered South Carolina.

The firemen of Philadelphia's fire department have organized a union and joined the American Federation of Labor. When they are ordered to strike what will the burning city do?

Petaluma, Cal., March 9.—After searching the state for more than fifteen years for his sister, Miss Edith Dyer, A. R. Hadley, an insurance man of Portland, Oregon, discovered yesterday that she had been dead for several years and he was directed to her grave.

E. G. Halle, Western manager of the Germania Fire, is taking a long vacation at Phoenix, Ar.

The new odd-year tax reports require the male subscriber to give his age and state whether he is subject to military duty.

The London & Midlands of London has reinsured and gone into hands of receiver.

The Teutonia of Pittsburg enters California with J. F. Cobb Co. as general agents.

Bombardment is an explosion but not such as is insurable by fire companies rules the New York insurance department.

VULCAN FIRE

Insurance Company

OF OAKLAND, CAL.

Capital, \$500,000 00

Net Surplus, 428,526 90

Surplus to Policyholders, . . 928,526 90

Cash, Bonds and Secured

Loans, 1,048,906 67

Other Assets, 57,727 19

Total Assets, 1,106,633 86

J. F. CARLSTON, PRESIDENT

Underwriting Department

249 Pine St., : San Francisco

ARNOLD HODGKINSON, SECRETARY

H. B. KEITH, MANAGER



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$3,270,655.00

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

FIRE

Insurance Superintendent Phillips of New York strongly supports the present law limiting the amount of new business which a life company may write. When there was no limit, some of the big companies paid (or rebated at the counter) 90 percent of the first year's premium. This resulted in the preliminary term contract.

An Iowa legislator, Little by name, proposes that locals shall receive only 8 percent commission on risks which

they do not inspect, and 20 percent on inspected risks, provided that he becomes a co-insurer with the company to the extent of five times the amount of the 20 percent commission. Now there's originality for you. In case of conflagration the agent could lament "Iowa lot."

HOTELS

Sacramento and Los Angeles report fires in hotels, with fleeing guests. In the latter city the fire loss was considerable.

ARE YOU PLEASED?

IF NOT, SEE

US

POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
OCCIDENTAL LIFE INSURANCE CO.
OF CALIFORNIA

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$29,800,000

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.—V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets \$1,934,281.00

Liabilities in United States 1,112,317.00

Surplus \$821,964.00

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

BUSINESS

Some time ago we began to print in these pages items bearing on local and general business conditions interesting to Eastern and old world underwriters. We mention legislation affecting classes of risks, crop prospects and

failures, "going dry" towns, improvements or declines in fire protection, bank clearings, new buildings, new high schools. Readers interested in local progress are invited to send us items and press cuttings.

FIRE**NIAGARA FIRE Insurance Company**

Assets, - \$8,375,413.00 Surplus to Policyholders, - \$4,031,778.00

DETROIT FIRE & MARINE Insurance Company

Assets, - \$2,449,752.00 Surplus to Policyholders, - \$1,624,593.00

NIAGARA - DETROIT UNDERWRITERS

Assets, - \$12,541,094.00 Surplus to Policyholders, - \$6,448,847.00

EDWIN PARRISH, Manager*Pacific Coast Department 334 Pine St., - San Francisco***AUTOMOBILE****Always A Place****For Dependable Agents**

THOSE who can not only write applications but deliver policies, and are energetic in their methods. Good positions are ready for such men.

UNION MUTUAL LIFE
Insurance Company

PORTLAND, MAINE.

ARTHUR L. BATES, PresidentAddress ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.**GEO. ELLIOTT HUNT, Manager**
Shreve Bldg., San Francisco**T. H. McAllis, Manager, Board of Trade Bldg.**
Portland, Ore.**P. B. Duren, Manager, Boston Block, Seattle,**
Wash.**J. E. Evans, Manager, Vancouver, B. C.****GERMANIA****FIRE INSURANCE COMPANY,****NEW YORK.****ORGANIZED 1859.**

Statement, January 1, 1917.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,553,704 22
Liabilities - - - - -	4,222,485 60
Net Surplus, - - -	3,331,218 62
Surplus for Policyholders	4,331,218 62

HEAD OFFICE**Cor. William and Cedar Sts.****LIFE**

The Etna Life has incorporated in its life policies a "double indemnity" provision. The tabular premium for this kind of policy will be increased

for each thousand dollars of insurance. This provision and the charge therefor ceases at the next anniversary of the policy after the insured reaches the age of seventy.

American CentralINSURANCE COMPANY
of St. Louis

Established 1853

Assets, \$4,142,834 Surplus to Policyholders, \$2,032,736 Losses Paid, \$32,271,012

St. PaulF. & M. INSURANCE COMPANY
of St. Paul, Minn.

Established 1865

Assets, \$12,288,618 Surplus to Policyholders, \$4,895,060 Losses Paid, \$61,660,970

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

MercantileF. & M. UNDERWRITERS
of St. Louis**Minnesota**UNDERWRITERS
of St. PaulAssets \$4,142,834
Surplus to Policyholders 2,032,736Assets \$12,288,618
Surplus to Policyholders 4,895,060

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers*Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.*

1817 ————— OUR CENTENNIAL ————— 1917

FIRE ASSOCIATION

Of PHILADELPHIA

Cash Assets, - \$10,046,848.04 Surplus to Policyholders, - \$3,268,204.43

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$33,436,313.38 Surplus to Policyholders, - \$14,298.86

F. M. AVERY, Manager***Pacific Coast Department: 242-244 Sansome St., San Francisco***Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.**HAIL**

Hail losses in 1916 were about equal to the premiums.

Some companies' losses beat their premiums.

The Hartford leads in hail premiums, with \$1,651,390, and \$1,646,777 losses. The Home is next, with \$1,480,317 premiums and \$1,417,031 losses. The St. Paul is third with \$1,055,726 premiums and \$1,060,749 losses. Hail risks were very unprofitable in 1916.

FOREIGN

Thirteen new Danish ins. cos. have recently been organized.

The British empire leaders in new life insurance written are the Sun of Canada and the Australian Mutual Provident.

FIRE

Los Angeles.—At 7th and Olive sts. a four-story building contract has been let for a \$300,000 building for a dry goods store.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT

FIRE INSURANCE CO.

OF

HARTFORD

ESTABLISHED 1850

WESTCHESTER

FIRE INSURANCE CO.

OF

NEW YORK

ESTABLISHED 1837

BENJ. J. SMITH,
MANAGER

FRED'K S. DICK, Assistant Manager

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.

of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts

Incorporated 1849

Total Assets	\$ 11,961,976 31
Total Liabilities	9,447,523 51
Net Surplus	2,514,452 80

SURPLUS TO POLICYHOLDERS, \$5,014,452.80

NEWARK

Fire Ins. Co.

of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey

Incorporated 1811

Total Assets	\$ 2,270,251 00
Total Liabilities	1,363,463 00
Net Surplus	406,788 00

SURPLUS TO POLICYHOLDERS, \$906,788.00

150 Sansome Street,

: San Francisco

GEORGE W. DORNIN, Manager

JOHN C. DORNIN, Asst. Manager

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING

J. E. CRANDALL

C. H. ANDERSON

FRANK H. YOUNG

H. K. NOURSE

Silver City, N. M., March 6.—Han-
over Bessemer Iron and Copper Co. new

mill at Hanover, seventeen miles from
here, burned today.

Home Life Insurance Co.

(Now Purely Mutual)

256 BROADWAY, NEW YORK

GEORGE E. IDE, President

THE fifty-seventh annual report shows insurance in force of \$133,493,000, an increase during the year of \$7,832,827. The Company paid the policyholders in 1916 \$3,536,233, of which \$628,406 was in dividends or premium refund. Its insurance reserve fund was increased by \$1,300,000, and the Assets are now

\$ 32,821,462.

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital \$1,000,000.00

Surplus to Policyholders . . 1,756,262.00

Assets 4,439,430.00

DIXWELL DAVENPORT, Manager

METROPOLITAN DEPARTMENT

San Francisco National Bank Bldg., 451 California Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
500 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.

WM. P. CASSELL, Oregon, British Columbia and
Western Washington, 923 Leary Bldg., Seattle



Print Goods

by Parcel Post

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Phoenix Printing Company

122 Halleck

San Francisco

ESTABLISHED 1894

MONTANA

Woolgrowers in Montana are refusing 42 cents a pound. Wool growing is one of the great industries of the state.

Of 684 bills, etc., in the legislature, 208 reached the governor.

AUTOMOBILE

One bill makes it unlawful to buy or sell any motor vehicle from which the manufacturer's serial number or other identification has been removed. Approved.

EXPLOSIVES

Bill regulating the making, handling, shipping, storage and sale of explosives. Approved.

STATE BAIL

S. B. No. 16, creating state bail insurance.

AUTOMOBILE

Everett, Wash., March 4. — Four persons killed and four hurt, in auto collision today. Small auto tried to speed past a coming large auto on bridge. Both skidded over bridge into deep slough.

LIFE

J. G. Smith of St. Charles, Iowa, used to be an undertaker. He quit the embalming business seven weeks ago to enter the life insurance business and became a representative of the Bankers Life of Des Moines. The life insurance business, Mr. Smith says, has a decided advantage over the undertaking business because there are more live ones than dead ones, and more immediate prospects.

The Deseret life association has consolidated with the Insurance Federation of Utah.



INSURANCE CO.

HOME OFFICE
NORTHERN LIFE BLDG
SEATTLE
U. S. A.

A WESTERN COMPANY
With "Western" Prestige

INSURANCE IN FORCE
\$13,000,000.00

ASSETS
\$1,250,000.00

Combination "3 in 1" Policy Contracts, for Life, Accident and Health Insurance written in any Form—Life, Endowment or Term—having liberal Cash, Loan, Automatically Extended Insurance, and Permanent Disability features.

**GOOD AGENCY CONTRACTS to
RELIABLE "LIVE" INSURANCE MEN.**



Insurance in Force, \$415,000,000.00

BANKERS LIFE COMPANY, DES MOINES, IOWA.



ONE WONDERFUL WEEK

*The Prudential Industrial Field Force Eclipses
All its Previous Records*

94,104 Applications

for Industrial Insurance issued in six days. This is the greatest record in a history of great records! Prudential agents are Prudential enthusiasts. The slogan for 1917 is "Efficiency, Conservation, Progress" all the time.

Prudential agents share in Prudential prosperity.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

Incorporated Under the Laws of the State of New Jersey

FORREST F. DRYDEN, President

HOME OFFICE, NEWARK, N. J.

LIFE

The United States Life "runs" a very attractive advertisement in the papers East. Once this company had a general agency in San Francisco, with a physician from the East as the general agent.

OREGON

The National Ben Franklin is fighting the new Oregon insurance code, and will try to get a referendum vote. Other non-affiliating companies are said to be circulating petitions also and contributing to the expenses.

CALIFORNIA

The Weaverville fire commissioners have published the "fire suggestions" framed by fire insurance men.

The Placerville fire chief, Geo. Wickes, has warned the people of the great fire hazards beyond the control of the fire department. He asks for shingle roof and garage ordinances.

San Joaquin county will celebrate in May the dedication of the Woodward reservoir, about twenty-five miles east of Stockton. Behind the great earthen dam, 4,000 feet long, 300 feet wide at the base and 20 feet wide at the crest, with a maximum height of 57 feet, 35,000 acre-feet of water will be stored for late summer irrigation of the South San Joaquin irrigation district.

OAKLAND

The city council has asked the Board of Fire Underwriters for information as to the premiums and losses of various Coast and Mountain and other cities, information not compiled by the Board. The council is surprised and piqued.

MARYSVILLE

The city council is considering removing the center wall of the fire engine house under the city hall so the new auto fire engines can be kept on each side of the house instead of one behind the other. As it is now if the front machine refuses to work the back engine cannot leave the house.

Fire Protection

Tracy trustees have ordered a La France fire engine at a cost of \$5,500. The old chemical is taken over for \$250. The new engine will be deliv-

ered about July 1, when the Board will be asked for lower insurance rates for Tracy.

Chico, Cal., is to have an \$8,000 building on Broadway, near Fifth, and a galvanized iron building on Sixth near Broadway.

Sacramento

The anti-rebate bill, free from the features which caused its veto two years ago, passed the assembly.

Sacramento, March 6. — The Ryan bill to license agents passed the assembly, 60 to 6, despite the protests of the mutuals, at whom the bill is aimed. This measure makes the insurance commissioner a czar, able to revoke any agent's license.

California February Bank Clearings

	1917	1916
San Francisco	\$307,394,572	\$235,043,717
Los Angeles	115,017,900	88,991,303
Oakland	19,549,565	15,956,580
Sacramento	9,092,467	7,085,889
San Diego	9,189,994	8,811,696
Fresno	6,533,419	3,987,860
Stockton	5,999,365	4,191,617
San Jose	3,343,809	2,627,027
Pasadena	5,215,055	3,791,770
Bakersfield	2,644,940	2,103,791
Santa Rosa	865,393	788,108
Long Beach	2,770,321	2,146,821

ALASKA

Kenneth Hamilton, surveyor for the Board, leaves shortly for Alaska and will spend the spring and part of summer visiting, checking and mapping Alaska cities and towns. Fairbanks and adjacent territory, including Tanana and Yukon River points will have attention. Cordova, Valdez, Seward and points on Kenai peninsular, with Juneau, Ketchikan, Skagway and inner passage points, including Douglas Island, will be visited. Alaska Territory is being exploited by the larger companies, as the marvelous capabilities of this great garden spot close to the Arctic Circle become better known.

Thirteen and a half billion dollars crops in 1916. Corn (maize) leads is the reported value of United States with one-sixth of the total value.

The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

ANNUAL STATEMENT, DECEMBER 31, 1916

Assets	\$13,788,795 23
Liabilities	9,708,052 97
Capital	1,000,000 00
Surplus over all liabilities	3,080,742 26
Losses Paid to December 31, 1916	56,090,684 58

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange,
San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th
St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS---C. W. Rohrer, LOS ANGELES; Rod E. Smith, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johansen, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

Pacific Branch—Southeast corner Sansome and Pine Sts., San Francisco

BOOKS FOR SALE BY THE COAST REVIEW

COAST REVIEW'S PACIFIC FIRE CHART for 1917. Price 25 cents

Wm. Sexton's Incomparable "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid; \$2.00 morocco. Flexible binding and size for the pocket

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts., 3 copies 25 cts.

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1, cloth bound

The Pacific Year Book is no longer published

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH
(which are but a small part of total fire assets of the Company) **\$8,926,952.00**

E. G. RICHARDS, Manager**W. S. BERDAN, Deputy Asst. Manager**

GEORGE M. WARD, Resident Sec'y Local Dept.
234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:

E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 504 Empire State Bldg., Spokane, Wash.,
E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith,
24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco.

AGENTS WANTED

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye. They will pay you a handsome commission, too.

Scottish Union and National

**Insurance Company
Of Great Britain.**

Organized 1824.

**FIRE - LIGHTNING - TORNADO
AUTOMOBILE - SPRINKLER LEAKAGE**

North American Branch:**Hartford, Conn.**

**JAMES H. BREWSTER
MANAGER.**

FIELD REPRESENTATIVES:

FRED W. GASTON, Tacoma, Wash.,
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,
706 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,
Montana and Idaho

H. W. FORES, San Francisco, Cal.,
General Agent, California, Nevada, Arizona.

SAN FRANCISCO OFFICE:
201 Sansome Street

*Twelfth Edition***PACIFIC FIRE MANUAL***Twelfth Edition*

WITH COLORED DIAGRAMS

WITH REVISED FIGURES

\$12 PER DOZEN. WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.00

For Sale by Coast Review

122 Halleck St., San Francisco

FIRE

South San Francisco, March 8. —The Steiger Terra Cotta & Pottery company's works burned today, with a loss of \$80,000. The heat was so intense that some of the water pipes burst and there was a scarcity of water. Incendiary origin, with coal oil. Watchman just before the fire found a candle burning in an oil saturated barrel. The

plant was "open shop" and had been shut down for two weeks because of intimidation by union labor.

Victor, San Joaquin co., Cal., March 1.—The store of M. Lachmaier & Co. was robbed and set on fire.

Plumas County. — A \$17,000,000 water power plant is to be built 20 miles above Big Bend.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.

OF TORONTO (INCORPORATED 1851)

UNITED STATES ASSETS	\$3,328,188.00
LIABILITIES IN UNITED STATES	1,452,246.00

Surplus \$1,875,942.00

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$35,000,000.00.

Svea Insurance Co.

of Gothenburg

Agricultural Insurance Co.

of Watertown, N. Y.

Globe & Rutgers Fire Ins. Co.

of New York, N. Y.

Hamilton Fire Insurance Co.

of New York, N. Y.

Globe Underwriters Agency

of New York, N. Y.

Sea Insurance Co., Ltd.

of Liverpool, Eng.

EDWARD BROWN & SONS

GENERAL AGENTS

202 - 204 Sansome St., SAN FRANCISCO

22,000 EDITION

It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.00

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

Washington, D. C.—That excessive profits are to be prevented in the event of hostilities is indicated by the fact that the Council of National Defense has called on the Chamber of Commerce of the United States for assistance and advice in purchases to be made by the army quartermasters. The National Chamber recently passed a resolution providing that the basis of supply of government requirements in war and peace from private sources should be at a rate of profit so low as to preclude a profit interest in war.

The Pioneer German Fire Insurance Company in America



**Hamburg-Bremen
Fire Insurance Company**

HAMBURG, GERMANY

Organized in 1854

Entered United States in 1858

Total Losses Paid in the United States, \$27,000,000

United States Branch : 123 William Street, - NEW YORK

H. N. KELSEY, Manager

AGENTS WANTED IN UNREPRESENTED POINTS

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President JOHN M. TAYLOR, Hartford, Conn.

Insurance in force. 107,262 Policies for - \$253,439,405.12

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1916,	-	-	-	\$310,337,255.71
Total returned to Policyholders, as above noted, in same period	-	-	-	319,548,729.00
Excess of amount returned	-	-	-	9,211,473.29

ORGANIZED 1797

The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

Assets, Over	.	.	.	.	.	\$13,000,000.00
Losses Paid, Over	.	.	.	.	.	\$100,000,000.00

Pacific Department :

J. L. FULLER, Manager
FRANK L. HUNTER, Asst. Manager

231-236 Sansome Street
SAN FRANCISCO

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$39,000,000.00

**TOTAL LOSSES PAID
SINCE ORGANIZATION:**

\$270,000,500.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON

Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital paid up (Gold)	-	-	\$	250,000	00
Cash Assets (Gold)	-	-	-	3,353,190	12
Net Surplus (Gold)	-	-	-	2,359,803	17
Bonds on deposit in the U. S.	-	-	-	399,500	00

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents

Since January, 1882

E. L. BARRY, Manager

320 California Street, San Francisco

[Babcock Building]

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Assurance Company, Ltd.

Of London

ESTABLISHED 1782

E. C. F. KNOWLES,

General Agent for Pacific Coast

MUNRO ENGLISH,

Assistant General Agent

222 SANSOME STREET

Security Building
(Entrance on Halleck Street)

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building

33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

Accident Policies

Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employes. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.

CHAS. J. OKELL & CO.

General Agents, - - San Francisco, Cal.
Royal Insurance Building

COMPENSATION

Marriage After Accident.—Crockett v. International Ry. Co. Plaintiff's deceased husband was injured on November 17, 1914; on November 23, 1914, he married plaintiff; and on December 17th his injuries resulted in death. Plaintiff, as surviving wife, was awarded compensation by the state industrial commission. It was argued by defendant that section 16 of the New York compensation law governed. The last sentence of that section reads: "All questions of dependency shall be determined as of the time of the accident." Judge Cochrane, of the New York supreme court, appellate division, in his opinion reported in 162 New York Supplement, 357, replies that, under another clause of section 16, the "surviving wife" is entitled to award, and that she is "surviving" although the marriage took place after the injury, just as a child would be a "dependant" although not born until after the injury to its parent; and that it was not the apparent intention of the legislature, in enacting the compensation law, to restrict or narrow the right of a widow to recover for negligent injury to her spouse, which right existed before the passage of the act, irrespective of whether the marital relation obtained before or after the injury. The award was affirmed.

California's industrial accident commission will give medical attention beyond the 90-day limit if necessary. The supreme court has given a decision which authorizes it.

A man got between the combatants in a fight with the police, and was

killed. The California commission denied his widow any indemnity.

New Jersey courts have held that the employer was liable for the death of his employee, sent abroad on the torpedoed *Luisitania*.

FIRE

San Francisco, March 2. — Warehouse of American Radiator Co., Second and Townsend, damaged by fire tonight. Loss \$20,000. Three alarms. Six streams from one high pressure hydrant poured into burning building.

Redwood City, Cal., Mar. 3.—Home of George B. Sperry burned this morning. Fire department arrived too late to be of any service. Paintings, library and costly furniture burned.

Madera, Cal., Feb. 19.—The Sweetflower schoolhouse burned this morning. Organ and many desks saved.

(Insured in the Pennsylvania Fire for \$1,800. Loss \$1,400 on building and \$237 on contents.)

Sutter county, Cal., Feb. 15.—The residence of Chas. E. Moore, near Franklin Corners, was destroyed by fire. Loss \$8,000.

Oroville, Cal., March 3. — The Upham schoolhouse, where three generations have been taught, burned down. Insurance \$750.

SPRINKLER

Through a brick chimney next to a sprinkler house tank came heat enough to start a small fire and open one sprinkler head. Loss \$35,000.

A sprinklered cordage mill in Peoria, Ill., burned, with \$100,000 insurance loss. It was a risk that couldn't burn if the sprinklers worked.

ESTABLISHED 1873

Office of Edward E. Potter

General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND
TRIED

GLENS FALLS INSURANCE COMPANY

Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,736,755 00 UNDIVIDED Profits . . . \$2,371,107 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . . \$5,198,253 00 UNDIVIDED Profits . . . \$ 836,745 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . . \$2,277,456 00 UNDIVIDED Profits . . . \$ 638,415 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$7,237,594 00 UNDIVIDED Profits . . . \$2,453,009 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,552,644 00 UNDIVIDED Profits . . \$892,343 00

GERMAN-AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$791,007 00 UNDIVIDED Profits . . . \$252,775 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

MARCH

A Useful Publication

In its 46th year

CALIFORNIA

Chico. — A popcorn engine - boiler exploded and injured two men, one critically.

An Oroville undertaker buries the pauper dead, by contract, at one-tenth of a cent per burial.

The recent storm whipt off many prune blossoms and seriously curtailed the yield this fall.

Yreka. — A vote will be taken on \$70,000 bonds to rebuild Union High school burned last fall.

A snow avalanche carried five summer homes into Fallen Leaf lake near Tahoe lake. Fallen Leaf was named after an Indian.

Heavy snow fell in the mountain regions and there was a general and needed rain in February. Crop and mining prospects have been improved.

Oakdale has the largest pea cannery in the world. A new church building and three brick buildings have just been completed.

The Levin Co., 44 Beale street, San Francisco, paid the federal government \$25,000 fine for violating revenue laws. The revenue officials seized the firm's stock of spirits. For unpaid taxes and various violations of law an additional \$4,000 fine will be paid by this firm.

There is a lull in the judicial affairs of San Francisco.

There was a notable decline in San Francisco bay ferry travel in 1916 as compared with 1914. Whether the cause is hard times or removal of many transbay people to San Francisco is not known.

Fire Protection

OAKLAND WATER SUPPLY

Oakland, Feb. 16. — Declaring that the East Bay Water Company would face serious problems in the event of an extended dry spell, William Mullholland, an engineer of the Los Angeles water works, testified at the rate hearing before the railroad commission today that he believed the corporation should retain all of its present watershed lands and rush to completion improvements on the San Pablo dam project.

CORNING

The board of trustees has passed an ordinance regulating the use and storage of gasoline, distillate, etc. The ordinance also creates fire wardens and regulates traffic in case of fire.

Healdsburg, Cal., is planning to buy an automobile \$1,500 fire engine, and to install a fire alarm system.

Yuba City. — Automobile overturned at Death Curve and burned.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

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OF LONDON

COLONIAL
FIRE UNDERWRITERS
AGENCY

MECHANICS & TRADERS
OF NEW ORLEANS

NATIONAL
OF HARTFORD

MICHIGAN
FIRE AND MARINE
OF DETROIT

SUN
UNDERWRITERS AGENCY
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Branch Offices: Los Angeles, Cal., Portland, Ore., Seattle and
Spokane, Wash., and Denver, Colo.

AGENTS WANTED IN EVERY CITY, TOWN AND VILLAGE.

1863

54th YEAR

1917

FIRE

AUTOMOBILE

MARINE

Organized in 1863

Fireman's Fund

Insurance Company

Incorporated under the Laws of California.

401 California Street - San Francisco, Cal.

Company's Building

Capital, \$1,500,000.00 Assets, \$13,445,953.99

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VICE - PRESIDENT

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SECRETARY

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JOHN S. FRENCH,

ASSISTANT SECRETARY

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Mason Building

Boston, Mass.

Southeastern Department

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Atlanta, Georgia

Atlantic Marine Department

FRANZ HERRMANN, Manager

79-85 Wall Street, New York

VOL. 91
NO. 4

APRIL
1917

SEE PAGE
.....

THE
Coast **INSURANCE**
Review
PROTECTION

An Insurance Journal and Directory
IN ITS FORTY-SIXTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

Condition and Affairs of Insurers
German Companies in This Country
San Francisco City Fire Premiums by Agencies
Oregon Life Business
California and Oregon Fire Decisions
Portraits of Insurance Men
Coast Fire Business by Agencies
California Town Tempest in a Teapot
Non-Board Companies Capture Big Line
Some Marine Figures
Bombardment Insurance Now Permitted
Life Companies Are Granting War Permits
Gas Stoves and Hardware Stocks
How to Sell Life Insurance
New Insurance Publications
Some Miscellaneous Totals
California Legislature Adjourns
Coast Review's Pacific Fire Chart, 1917

Circulating Extensively in all the
States and Territories of the Pacific
West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in
South America, Japan, China and
Australasia

The Great Fire Insurance Company of the World
ASSETS IN UNITED STATES, - \$15,827,439.35



The statement of the condition of the United States Branch on the 1st of January, 1917, in accordance with the laws of the State of New York, is as follows:

Assets	\$15,827,439.35
Liabilities	10,366,693.76
Surplus	\$ 5,460,745.59

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$152,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852
In Company's New Building
444 California St., San Francisco

Special Agents:

R. G. BRUSH

R. H. ROUNTREY
CHESTER S. MYRICK

HARRISON HOUSEWORTH
F. E. ATKINS

LOGAN B. CHANDLER
GEO. J. JANES

ROBERT P. FABJ, Manager
THOS. H. ANDERSON, Asst. Manager
GEO. F. GUERRAZ, Deputy Asst. Manager

FIRE



MARINE

CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS OVER \$43,806,000.00

LOSSES PAID TO DATE

\$191,994,000.00

PAID SAN FRANCISCO CONFLAGRATION

\$6,000,000.00

PACIFIC DEPARTMENT

GERMAN
AMERICAN.

GERMAN
ALLIANCE.



PHOENIX
OF HARTFORD

PROTECTOR
UNDERWRITERS.

EQUITABLE FIRE & MARINE INSURANCE CO.

GEO. H. TYSON GENERAL AGENT.

HERBERT FOLGER. ASST. GENL. AGENT

SAN FRANCISCO.

AUTOMOBILE — RENTS — PROFITS, USE AND OCCUPANCY —

TOURIST FLOATER — MAIL PACKAGE —

SPRINKLER LEAKAGE

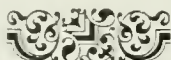
AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE

MARINE DEPARTMENT

220 SANSOME ST., SAN FRANCISCO

CHAS. A. HULME,

MARINE BRANCH MANAGER



Representing

The Mutual Life Insurance Company

of New York

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents, Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

CASUALTY

Casualty companies in this country, as compiled by the Spectator, collected \$152,520,312 premiums, a gain of less than \$1,000,000, as compared with over \$12,000,000 in 1915. Losses paid, 47 percent. Not since 1908 has been so small a gain in premiums.

COMPENSATION

A New York employer was fined \$50 for failing to insure his employees.

FIRE

The Northern F. & M. of Grand Forks N. D., has reinsured in the Bankers & Merchants of Minnesota. The Northern had spent all of its capital. Poor stockholders!

The People's National has withdrawn from the Western Union. It is

now non-board on this Coast. It has just reinsured all its business in six Middle West states, in the German American.

New Wisconsin law gives the state insurance commissioner some control over rates and provides for a state stamping office. Discrimination and rates are prohibited. Pretty soon there will be no profits nor surplus for conflagration claims.

Iowa, after killing off its home companies, has repealed its anti-discrimination law.

LIFE

Rufus W. Weeks, chief actuary of the New York Life, re-celebrated the fiftieth year of his service with the company. How many weeks is that?

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00

Net Surplus, 324,870 00

Total Assets, 1,286,477 00

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

**HOME OFFICE: Company's Building, 550-558 Sacramento St.
SAN FRANCISCO, CAL.**

Special Agents and Adjusters

H. C. R. BUSWELL, Superintendent of Agencies

A. N. LINDSAY, Seattle, Washington; H. DUKINFELD, Los Angeles, California;

R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;

MILTON HALEY, B. A. SIFFORD, San Francisco

**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,
and at the rate of "Dollar for Dollar."**

LONDON & LANCASHIRE FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

New York Department

57 and 59 William Street

A. G. McILWAINE, Jr.,

Manager



Western Department

39 So. La Salle St., Chicago

CHARLES E. DOX,

Manager

Pacific Department: 332 Pine Street, San Francisco, Cal.

SAM B. STOY, Manager

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WILLIAM M. KLINGER, General Agent, AUTOMOBILE DEPARTMENT

Build Your Own Business



under our direct general agency contract. Our Policies provide for:
**DOUBLE INDEMNITY,
 DISABILITY BENEFITS,
 REDUCING PREMIUMS.**

See the new Low Rates.

JOHN F. ROCHE, Vice-President

The Manhattan Life

Insurance Co. Organized 1850

66 Broadway, New York

A GREAT BOOK

For Intelligent Business Men,

Insurance Adjusters,

Special Agents and Local Agents,

is

WILLIAM SEXTON'S FIRE INSURANCE

EVERYTHING ABOUT IT
 LEARNED IN FIFTY
 YEARS' EXPERIENCE

Price \$1.50, \$1.75 and \$2.00

According to Binding

Flexible Cloth, Pegmoid or Morocco

For Sale by

THE COAST REVIEW

122 Halleck Street

San Francisco

LIFE

The Equitable is offering lower term rates.

The Bankers Life Company of Des Moines has leased six floors of the new

Valley National Bank building, and will move to the new location as soon as the bank block is completed. The new location will give the Bankers 60,000 feet of floor space. The lease is for ten years. This means that the company will not build a home office building on its property on Fifth street as was planned prior to the action of the city in establishing a 2 percent grade on that thoroughfare. This will make a cut twenty-seven feet deep in front of the proposed site. The Bankers Life is leaving its present location after an occupancy of twenty-two years. The company is growing so rapidly that a change to larger quarters has become absolutely essential.

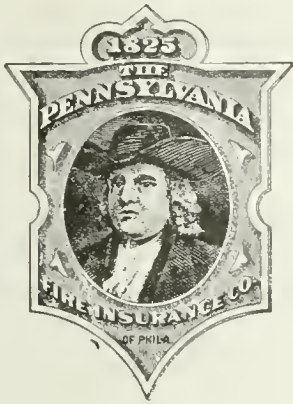
ACCIDENT

Dr. E. F. Woods of Wisconsin was one of the persons who lost their lives by the submarine torpedoing of the s. s. Arabic in last August. He carried accident insurance. The insurers deny liability on the ground that the policies do not cover war hazards. The court held that as the insured lost his life by drowning the insurers are liable, the explosion being only a proximate cause. The torpedo was fired, the court says, to destroy the ship and not to kill persons aboard. The defendant (Standard) takes exceptions to this reasoning and will probably appeal.

The Montana Live Stock & Casualty has reinsured.

GENERAL

The federal government has appropriated \$5,600,000 for the control of floods of the Sacramento river, not to exceed \$1,000,000 a year. The state contributes a like amount.



THE PENNSYLVANIA

FIRE INSURANCE COMPANY

of Philadelphia

Assets Jan. 1, 1917, \$8,534,397.00

Surplus to Policyholders

Jan. 1, 1917, 3,108,909.00

One of the Oldest and Strongest Fire Insurance Offices
in the United States

Pacific Coast Department:

244 Pine Street, - SAN FRANCISCO

R. W. OSBORN, Manager

S. P. MESICK, Superintendent of Agencies

F. J. AGNEW, " " "

SPECIAL AGENTS: A. C. McConnell C. V. McCarthy F. A. Lathrop

FIRE

One of our special agents sends this actual instance of unusual anxiety not to do anything after a fire to violate policy conditions.

A boy came to the agent's office one morning, when this conversation ensued:

Boy—"I believe you insured our house?"

Agent—"Who are you and where do you live?"

Boy—"I am Bob N——'s boy and did live out on the pike 'bout half a mile, but our house burnt last night and the old man with it, and what mother wants to know is, are we 'lowed to move the carcass?"—Glens Falls Now and Then.

The National Board Fire Engineers say that the fire hazard of Phoenix, Ar., is serious.

The Metropolitan Life Insurance Company

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

The Continental (Fire) Insurance Co.

Largest Capital and Largest Policyholders' Surplus

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Chicago, Montreal, San Francisco

WESTERN DEPT.

So. La Salle Street, Chicago

Fidelity-Phenix Fire Insurance Co.

A Strong American Company backed by Strong American Assets

BRANCH OFFICES

Chicago, Montreal, San Francisco

WESTERN DEPT.

So. La Salle Street, Chicago

American Eagle Fire Insurance Co.

Its Management is a Warranty of Prompt and Equitable Settlement of Every Honest Claim

HOME OFFICE

80 Maiden Lane, New York

PACIFIC COAST DEPT.

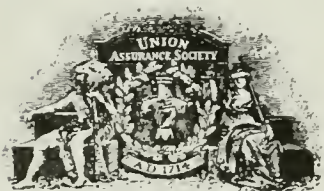
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FIRE, Automobile, Rents, Tornado, Explosion, Use and Occupancy, Sprinkler Leakage, PROFITS

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Insurance Company, Ltd.*

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

E. M. BRODENSTEIN, Branch Secretary

SPECIAL AGENTS: F. A. Stahl, San Francisco; N. L. Nelson, San Francisco; Rod E. Smith, Portland;
Raymond C. Gillette, Spokane; Leigh H. Robins, Los Angeles.

THE COAST REVIEW

INSURANCE

APRIL

A Useful Publication

In its 46th year

Janitor Hero Prevents Fire at High School

Bravery of Major A. J. Easterbrooks, drillmaster of the Marysville high school cadets and janitor of the school, recently prevented an appalling loss of life and the destruction of the Marysville, Cal., high school. The furnace exploded. The 250 students of the school did not know the danger they faced until hours after. The furnace is fed from an oil tank. Easterbrooks heard the explosion and ran to the furnace room, which was a mass of flames. At the risk of his life he dashed through a curtain of fire, and found the oil pipe and cut off the flow of oil which was feeding the flames.

Deadly Gasoline Monoxide

The Travelers gives these particulars of three fatal cases:

A lawyer in Sioux Falls, had taken his family to the theatre, but instead of bringing them home in the car, took the car to a garage to have the lights repaired. Later in the night the family saw the lights burning in their own shed, but thought nothing of it. The next morning they found the policyholder dead beside his car. The company paid \$7,000 on this claim.

A forty-foot launch containing a three-cylinder engine was owned by a real estate agent in Bellingham, Wash. In the expectation of laying the boat up for the winter he was

working on the engine indoors and and was suddenly overcome by gas from the exhaust. This case cost the Travelers \$6,000.

While trying to put a new license tag on his automobile an assistant to a railroad president was overcome by gas and died in Philadelphia. Cost to the Travelers \$13,250.

Liability Business Last Year

There was a favorable turn in liability insurance last year, seemingly. In 1916, as far as the figures have been made public, the loss ratio, including the figures of beginners, was only 41 percent. Allowing for any increase in unearned premiums, it seems certain that a substantial underwriting profit was made. It is still too soon to be positive. A few companies did not do very well, their loss ratios averaging near 60 percent, with expense ratios which left no profit or a loss.

First Reporter—How did Scribbler lose his job on the copy desk?

Second Reporter—He was handling the story of a fire in a shoe factory, and head it "2,000 Soles Lost."

History repeats itself. — Horace Greeley.

History never repeats itself. — London Times.

And there you are.

Legal Reserve: a sinking fund.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$8,146,446.99
Surplus as to
Policyholders
\$13,146,446.99



Cash Assets Now
\$26,693,568.89

Losses Paid
in
98 Years
\$157,580,591.00

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

W. H. BREEDING, General Agent

E. S. LIVINGSTON, G. E. TOWNSEND, Asst. General Agents

**Main Office, 301 California Street
SAN FRANCISCO**

SPECIAL AGENTS AND ADJUSTERS

J. A. MURPHY, General Adjuster

**H. F. MILLS JOHN P. BREEDEN GEO. F. ROBERTS FRED H. RHODES H. E. O'BRIEN
J. A. GALLAGHER G. S. MARINER E. V. CULVER**

(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

HARTFORD FIRE

Insurance Company

Chartered 1810



FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE

Assets, January 1, 1917. **\$29,878,349 00**

Surplus to Policyholders, **10,682,226 00**

DIXWELL HEWITT, General Agent

ADAM GILLILAND, Assistant General Agent

438 California Street, SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS

GEO. E. DEVINE, Sup't of Agencies, San Francisco

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APRIL, 1917

The Coast Review

INSURANCE

Subscription, \$3 a Year

In the 46th Year

Foreign, \$3.50

Volume 91

San Francisco, California, U. S. A.

Number four

Entered at San Francisco Postoffice as second-class mail matter

THE MONTH

Bombardment insurance by fire companies was authorized by New York state authorities.

Our Legal Department "overflows" with court rulings. According to our custom we give extra space to Coast decisions.

The mischievous Kehoe bill at Sacramento now stands a reasonable chance of defeat. The provisions of the bill are ridiculous and "impossible," and if a law the interests of insurer, insured and local agent would be unfavorably affected.

By proclamation of the President, all German insurance companies in this country are permitted to continue in business during the war as heretofore but are forbidden to remit any part of their United States assets to their home offices, by mail or wire or wireless.

"The die is cast." Congress passed, and on April 6th the President signed, the resolution of a state of war with Germany. This condition of actual and recognized war now also includes Austria - Hungary, Bulgaria and Turkey. Congress has voted a war fund of seven billion dollars.

Non-board companies captured the California Wine Association lines, which yield about \$75,000 annual premiums, and are difficult to place, especially in midsummer and autumn.

President Levison of the Fireman's Fund Ins. Co. assumed the presidency on April 1.

American life companies have prepared excess premium rates to cover the extra hazard of service in army or navy.

The Coast fire business figures confirm the estimated average loss ratio, as made by the Coast Review in March—about 38 percent, which is the lowest in five years.

Bombardment rate of \$1.00 within five miles of the Atlantic ocean front. Farther away, \$0.75. At least 50 percent co-insurance required.

INSURANCE IN THE HIGHEST COURTS RECENT RULINGS

FIRE INSURERS IN COURT

CALIFORNIA

Sowell v. London Assurance Corp., Cal., S. C., 163 Pacific Reporter 242, March 26, 1917. Appeal from superior court of Fresno county, from judgment for plaintiff and an order denying a new trial.

Sole Ownership—Transfer of Policy— Knowledge of Agent

The complaint in the case alleged that one W. E. Beeson was the owner of the land and buildings insured at the time of the issuance of the policy thereon, and that subsequently thereto said W. E. Beeson sold, assigned, transferred, and set over to the plaintiff all of his interest in the property, and that said W. E. Beeson shortly after said transfer also assigned and transferred to plaintiff all of his interest in and to said policy of insurance, with the consent of the said defendant by its agent indorsed on said policy; that thereafter the said buildings were destroyed by fire.

The answer of the defendant denied that at any time said W. E. Beeson was the owner of the lands, premises, and buildings mentioned in the complaint, but alleged that at the time of the issuance of the policy of insurance the said W. E. Beeson represented himself so to be. The defendant also denied the alleged purchase of the said lands and premises from the said W. E. Beeson, for want of information and belief, and further denied upon the same ground that the said W. E.

Beeson sold or transferred the said policy of insurance to the plaintiff, or that the defendant through its agent consented to the same. The answer also set up as an affirmative defense the averment that the interest of said W. E. Beeson in the insured property was not such an unconditional and sole ownership thereof as the terms of the policy required.

Upon the trial of the cause it appeared that W. E. Beeson, subsequent to the issuance to him of the policy of insurance, had made a contract of sale of the premises to a party by the name of Beringer, who had gone into possession thereunder and was in such possession of the property at the time of its transfer by said W. E. Beeson to the plaintiff. After the introduction of this proof it was stipulated in open court between the counsel for the respective parties that:

"There was no dispute as to the ownership of the property except that after the insurance policy was issued a certain contract of sale was made by W. E. Beeson to a party by the name of Beringer, and that that change in the title, if it was a change in the title, constituted the essence or gist of the defense."

This stipulation was agreed to by counsel for the defendant with the additional suggestion that the contract of sale made with Beringer was prior to the conveyance to the plaintiff of the premises and assignment of the policy.

Upon the conclusion of the plaintiff's case a motion for nonsuit was

made on behalf of the defendant upon several grounds, upon the argument of which it was again stipulated "that W. E. Beeson was the owner of the property at the time the policy was issued." The motion for a nonsuit was then denied.

If there is anything which seems perfectly plain from the foregoing statement of facts as shown by the record, it is that the ownership of the property by the Mr. W. E. Beeson who was alleged in the complaint to be its owner at the time of the issuance of the policy of insurance, and who thereafter made the contract of sale to Beringer and the transfer of the property and assignment of the policy to the plaintiff herein, was stipulated and agreed to by both sides at the trial and prior to the close of the plaintiff's case, and that thereby the ownership of the said W. E. Beeson, and his identity as such owner and transferor of the property and policy of insurance, ceased to be an issue in the case. Notwithstanding this state of the record the defendant, after its motion for nonsuit had been denied, undertook to offer some evidence tending to show that a certain W. E. Beeson, who was the son of the W. E. Beeson who owned the property, had signed the deed to the plaintiff. Objection was made to the introduction of any such evidence upon the ground that there was no such evidence in the case in view of the stipulation as to the title to the property. The remarks of the court in ruling upon this matter — which ruling the appellant assigns as error — are somewhat involved and obscure; but it seems sufficiently plain that the court intended to rule out the evidence upon the ground that the matter was no longer an issue in the case, and this appears more certain when we turn to the findings of the court, which are in accord with the stipulation of the parties as to the identity of the W. E. Beeson who was the owner of the property and to whom the policy was issued, and who made the various agreements and transfers and assignments shown in the evidence. We find no error, there-

fore, in the rulings and findings of the court as to the ownership of the property, and transfer thereof by the same person who was alleged in the complaint to have acted as such owner and transferor thereof and assignor of the policy of insurance upon which this action is brought.

The other point insisted upon by the appellant is that the evidence in the case shows that at the time of the transfer of the property and assignment of the policy by W. E. Beeson to the plaintiff herein he was not the sole owner of the property, by virtue of the fact of his outstanding contract of sale to Beringer, which fact not being noted upon the policy by the defendant through its authorized agent at the time of such assignment thereof, renders the policy void, and hence the judgment erroneous. The evidence in the case, however, shows that the facts regarding the outstanding contract with Beringer, and the possession by the latter of the premises thereunder, were fully known to C. P. Walton, the agent of the defendant who had issued the insurance policy and who indorsed upon the same the approval of the transfer thereof.

The finding of the court is that said C. P. Walton was the general agent of the defendant for the purpose of soliciting insurance, writing and delivering policies, and making indorsements on and transferring interests in such policies, and the evident conclusion of the trial court from these findings is that said C. P. Walton, by his indorsed approval of the transfer of the policy from the person originally insured to the plaintiff, with full knowledge of the state of the title to the property, waived on behalf of the defendant the terms of the policy which would render such transfer void when the state of the title is not made to appear on the face of the policy or the indorsement thereon.

We are of the opinion that the finding of the court as to the authority of said Walton as a general agent of the defendant is sustained by the proofs in the case, and that his full knowledge of the ownership of the property by Beeson and of his outstanding contract of sale with Beringer at the time of

the deed and assignment to plaintiff, was sufficiently shown. This being so, we are satisfied that as a matter of law the approval by the defendant of the transfer of the policy to the plaintiff, made by its general agent under the circumstances above set forth, amounted to a waiver of those conditions of the policy respecting the title to the property which otherwise would have rendered the assignment void. *Ranlet v. Northwestern National Ins. Co.*, 157 Cal. 213, 107 Pac. 292; *Bennett v. Union Central Life Ins. Co.*, 203 Ill. 439, 67 N. E. 971; *Phenix Insurance Co. v. Grove*, 215 Ill. 299, 74 N. E. 141, 25 L. R. A. (N. S.) 1. We are therefore of the opinion that the appellant's contention in this respect is also without substantial merit.

The judgment and order are affirmed.

OREGON

Gregan v. Northwestern Nat. Ins. Co.,
163 p. 588, April 9

Reformation of Policy

Where vendee under an executory contract for the sale of land bargained and paid for a policy of fire insurance which would protect his interest as vendee, but the policy, thoughtlessly and by oversight of the insurer's authorized agent, was written in a form requiring absolute ownership in the insured, the latter was entitled to have the policy reformed in equity after loss to protect him, though he had not read the policy, and though the form of fire policies is statutory, the mistake being mutual, and fire policies being still subject to reform in equity, at least in the provisions which local agents are authorized to supply and modify.

It appears that after the attention of the agent, E. H. Cooper, had been directed to the condition of plaintiff's title he prepared and delivered a policy

which by its terms was void "if the interest of the insured" should "be other than unconditional and sole ownership." Cooper wrote and delivered this policy either deliberately or thoughtlessly. He testifies that he was familiar with the conditions of the policy. If under these circumstances he deliberately prepared and delivered to plaintiff a void policy and collected the premium therefor, he perpetrated a fraud on plaintiff. Fraud is never presumed, and there is no testimony in this record which requires us to find that there was fraud in fact.

The conclusion follows that the policy was written in this form thoughtlessly and by oversight. Plaintiff unquestionably bargained and paid for a policy of insurance which would protect his interest as vendee; Cooper testifies that he intended to give plaintiff a valid policy. The mistake was therefore a mutual one, and plaintiff is entitled to relief in equity. This conclusion is supported by *Holden v. Law Union & Rock Co.*, 63 Or. 253, 127 Pac. 547, and by well-considered authorities from other states.

Interest on Decree

In suit to reform a policy of fire insurance, wherein plaintiff secured reformation, and also judgment for the face of the policy, interest should run only from the date of the decree in the lower court.—163 p. 588.

Verbal Contract

Where plaintiff directed an insurer's employee to refer her application to his superior, paid \$3 premium, and he told her she "was covered," and a fire occurred five months later with

nothing further done and \$13 arrears in premiums, the verbal contract afforded no protection.

Ordinarily, an insurance agent may make oral contracts of insurance only for a temporary purpose incidental to issuance of a written policy, especially as numerous outstanding oral obligations would make it difficult for the insurance commissioner to investigate and suspend financially irresponsible companies pursuant to St. 1907.—*McQuaid v. Etna Ins. Co.*, 115 N. E. 428.

Code and Policy

Where Civ. Code 1912, providing that after 60 days insurer shall be estopped to deny truth of statement in an application which was accepted, except for fraud in making application, was in existence when fire policy was issued, provisions of policy must be construed as if section had been incorporated therein.

Where policy was issued on personal property incumbered by chattel mortgage, policy held valid.

Where policy, providing that it should be void if property were insured at or after its issuance, was issued on insured property, policy held valid.

Where policy provided that it would be void if insured thereafter procured other contract of insurance, action of insured in thereafter procuring another policy of insurance on same property worked a forfeiture of first policy.

Assignment—

Right to Repurchase

Insured conveyed property to plaintiff and assigned policy to plaintiff,

but reserved right to repurchase within one year and did not deliver assigned policy to plaintiff, held to justify inference that insurance would only be operative during time vendor could exercise option to repurchase, and that after that plaintiff had no interest in policy.—*Camden Wholesale Grocery v. National Fire Ins. Co. of Hartford, Conn.*, 91 S. E. 732.

Additional Insurance

Where insured, in violation of policy, procured additional insurance, parol evidence was inadmissible to show insurer's assent thereto, and waiver of provisions of policy prescribing conditions thereof.

Loss Payable to Creditor— Subrogation

Where house on land covered by security deed was insured, loss payable to creditor, under policy providing for subrogation pro tanto, insurer, paying creditor amount of debt and taking transfer and security deed, was subrogated to creditor's rights to extent of debt paid.—*People's Bank of Mansfield v. Insurance Co. of North America*, 91 S. E. 684.

Books in a Safe Place While at Dinner

A condition in a fire policy requiring assured to keep his books in a secure place when store was not "actually open for business" held violated by failure to place books in a safe place while he was home for dinner and while store was locked.—*Merchants' & Bankers' Fire Underwriters v. Foster*, 192 S. W. 811.

Covenant to Insure—Breach

It cannot be presumed that a lessee's failure to pay insurance when due, although practice of years' standing, was known to lessor. — *Houghton v. Cook*, 100 A. 115.

Where a lessee securely arranged for insurance and continuously kept it in force, his practice not to pay insurance when due was not a breach of covenant to insure.—*Id.*

Breach—**Retaining Entire Premium**

Insured's breach of fireproof safe clause, whereby his inventory and books were destroyed by fire, was not waived by retaining entire premium for merchandise and for store; there being no dispute as to liability for store.

No Waiver by Compromise Offer

Insured's breach of fireproof safe clause, whereby his inventory and books were destroyed by fire, was not waived by an offer of compromise of loss.

Failure to Keep Inventory In Safe

Failure to keep an inventory of merchandise and books showing complete record of business in a fireproof safe at night, as required by the policy, ordinarily bars a recovery on the policy.—*Crandon v. Home Ins. Co.*, 163 p. 458, April 2, 1917.

Firemen's Relief Association Tax

The act of 1885 requiring payment of a percentage on premiums received by foreign fire companies for benefit of Firemen's Relief Association does not authorize court of common pleas to impose penalty of forfeiture therein

provided for, or to enter judgment for damages by summary proceedings.—*Van Roden v. Strauss*, 99 A. 913.

The Adjuster—**Referees—Agreement**

In action on policy, requiring submission to referees in case of failure to agree as to amount of loss, proof that adjuster told insured that he thought loss was about \$250, without proof that insured agreed thereto, does not constitute an agreement authorizing action without submission to referees. *Bergeron v. Mechanics & Traders Ins. Co.*, 115 N. E. 318.

**Meeting Adjuster—
Waiver**

Insured's breach of fireproof safe clause, whereby his inventory and books were destroyed by fire, was not waived by inviting insured to meet defendant's adjuster for settlement.—163 p. 458.

**Insurable Interest—
Judgments**

Where mining company purchased mill and machinery of company against which judgments had been rendered which were liens on fixtures, mining company had insurable interest in property, and fund derived from insurance was not subject to lien of judgments, and did not stand in their stead.

Fund derived by purchaser from insurance was not subject to lien of judgments, and did not stand in their stead.—*Vogelstein v. Athletic Mining Co.*, 192 S. W. 760.

Where mining company executed deed of trust to secure bonds, deed pro-

viding it was made "subject to the prior lien of the judgments," such provision was inserted to give notice of liens to purchasers of bonds, not to subject insurance money to judgments. *Id.*

Renewal—Oral Agreement

Contract for renewal of policy is an executed contract, which can be enforced at law. Insurer, thru its agent, may contract by parol for renewal.

Contracts to insure in the future are valid.

A parol agreement by agent of an insurer with insured that agent would keep insurance in force by renewing policy, insured to pay premium for renewal, held an executory contract to contract in future to renew policy which would require interposition of equity to enforce. — *Westchester Fire Ins. Co. v. Robinson*, 192 S. W. 793.

Provision for renewal did not authorize an agent's oral agreement to contract in future to renew policy on its expiration, and company was not bound by such agreement. Such oral agreement was the individual promise of agent. — *Id.*

Reformation of Policy

In the absence of fraud policy may be reformed only where the parties' minds have met contractually and, through mutual mistake, the writing does not express the actual contract. *Koch v. Commonwealth Ins. Co. of New York*, 99 A. 920.

Where insurer has no knowledge of the use to which premises are put and its first policy thereon did not insure them for such use, failure of a requested renewal policy to do so is not

a mistake which, so far as the insurer is concerned, is mutual.

Where broker was merely requested by an insurer to induce insured to renew his policy, the fortuitous knowledge of such broker of the actual use of the premises, differing from the use covered in the old policy, could not be imputed to the insurer, so as to render such misdescription of the use perpetuated in the new policy a mutual mistake warranting reformation. — *Id.*

"General Agent"— Authority of

A "general agent" may be said to be one who has authority to transact all of the business of the principal of a particular kind or in a particular place, the powers of such an agent being *prima facie* coextensive with the business intrusted in his care.

The ostensible or apparent authority of a general agent cannot be narrowed by secret instructions and limitations unless the party dealing with the agent had notice.

"Special Agent"— Authority of

A "special agent" is only authorized to act for the principal in a particular transaction and in a particular way of the business or matter intrusted to him.

Breach of Conditions— Waiver

Where insurer before loss is notified of a forfeiture or breach of condition by the insured, it is the duty of the company to take some affirmative action notifying insured that a forfeiture will be claimed, or a waiver may be inferred; but, when notice is had

only after the loss, a waiver cannot be inferred from mere silence, but some affirmative act, conduct, or declaration of the company, evidencing an intent to waive the forfeiture, is necessary to furnish basis for a claim of waiver.

**Mere Soliciting Agent—
Waiver of Forfeiture**

A mere soliciting agent of a fire company, having only authority to take applications for insurance, and not directly acting for the company in the adjustment of losses, cannot waive a forfeiture for breach of the iron-safe clause.—*Southern States Fire Ins. Co. v. Kronenberg*, 74 S. 63.

Inventory Clause

Where fire insurance policy required inventory within 30 days from insurance unless inventory had been taken within year prior thereto, and that insured should keep books with record from date of inventory, his failure to have such inventory and books at time of fire, 30 days after insurance, did not necessarily prevent recovery.—*Polizzi v. Commercial Fire Ins. Co.*, 99 A. 907.

Insured might introduce testimony of those from whom he bought goods to prove his loss with reasonable precision.—*Id.*

Apparent Scope of Authority

Insurance company cannot send out agents authorized to issue and deliver policies and limit their authority by private instructions, and where agent does anything within the real or apparent scope of his authority, it is company's act.—*Allemania Fire Ins. Co. v. Zweng*, 191 S. W. 903.

Cancellation

Stipulation of 5 days' notice of cancellation is for insured's benefit and may be waived by him, but his constituted agent may cancel without notice to insured and substitute policy in another company.—*Id.*

Title—Valid as to Furniture

Policy covering a dwelling and furniture therein, is valid as to furniture, insured owning it, regardless of invalidity as to dwelling on account of insured's want of absolute title.—*Shockey v. Fidelity-Phenix Fire Ins. Co. of New York*, 191 S. W. 1049.

False Answers

Where insured correctly stated his title but agent wrote false answers, policy is not invalid on that ground; answers not being warranties by insured.—*Id.*

"Permission Granted to Complete"

In a fire policy otherwise indicating a complete building in process of alteration, the words "permission granted to complete" referred to completion of alterations of, and not to completion of a building in course of construction.

Fact that a policy provides that work on additions and alterations of building shall not extend over a longer period than 15 days at one time is not inconsistent with idea that policy insured a completed building in course of alteration.

**Material Assembled
Is a Part of Realty**

Under Rev. St. 1909, where plaintiff's policy insured for \$3,500 a building in process of alteration, including additions, etc., and material and new

work, held, that material when assembled on the premises to be incorporated into building should be treated as a part of realty if burned.

"Not Exceeding"

A fire policy on a complete building in use and undergoing alteration to an amount not exceeding \$3,500 held for specific sum of \$3,500.—*Smith v. Calcedonian Ins. Co.*, 191 S. W. 1034.

Assignment

The owner of a fire policy who had parted with title to premises cannot assign the policy after a fire, without the knowledge and consent of the insurer, so as to make it liable to a third person for the loss.—*Stephenson v. Germania Fire Ins. Co.*, 160 N. W. 962.

**Clause for Benefit
of Life Tenant**

A policy is purely an indemnity contract in favor of the insured only, not running with the land, and the loss must be a loss to the insured, excluding any loss after the insured's death, or after he has parted with his title and interest in the property.

A loss payment clause of a policy for the benefit of a life tenant held not a new contract with the life tenant for his personal indemnity against loss, but a perpetuation of the policy in favor of the successors to the title of the property insured. — 185 S. W. 547.

**Mortgage—Mortgagors
Pro Rata**

Where insurer after loss, paid amount of mortgage to mortgagee and took assignment of his interest and of

final decree on foreclosure, and proceeded to enforce decree, mortgagor was entitled to credit of pro rata share which would be due from insurer to him on adjustment of loss between insurer and his coinsurers. — *Palmer v. Niagara Fire Ins. Co.*, 100 A. 225.

LIFE INSURERS IN COURT

Premiums in Default

Formal tender of premiums in default is unnecessary where insurer expressly declares that it will not accept them if tendered. — *State Mut. Life Ins. Co. v. Forrest*, 91 S. E. 428.

Grace Clause

Thirty-day grace clause of life policy referring to premiums only, applied to any premium whether paid in cash or by allowing insurer to charge it as loan under automatic nonforfeiture clause, so that expiration of premium period and fact of payment fixed date when clause became operative.

Term Extention

Under life policy providing that on application within six months after default in premiums policy would be extended as term policy for full amount, such extention is not mere gratuity personal to insured, but a property right which on his death survives to his beneficiary or representative.—*Id.*

**Beneficiary Charged with
Felonious Killing**

Where company refused to pay policies to insured's wife on ground she had murdered him, maintaining its position for a year before filing interpleader in which it admitted liability, it was liable, under Rev. St. 1911, for penalty of 12 percent for failure to

pay policies within 30 days after demand.

If felonious killing of insured by beneficiary rendered policies void, burden to establish such killing rested on insurer, and finding of coroner, or newspaper accounts of homicide, did not establish felony, and burden did not rest on beneficiary, in her suit against insurer, to establish her innocence of felonious homicide. — *New York Life Ins. Co. v. Veith*, 192 S. W. 605.

—
**Misrepresentations—
Intent to Deceive**

Under Rem. Code 1915, misrepresentations by assured, in his application, as to diseases, etc., and names of physicians consulted, will not avoid a life policy, unless intent to deceive is found as a fact.

Facts Known to Agent

It cannot be held as a matter of law that failure to reveal to a life insurance company, in an application, facts known to its agent who filled out the same, shows an intent of assured to deceive insurer. — *Brigham v. Mutual Life Ins. Co. of New York*, 163 p. 380.

—
Bankruptcy—Trustee

Trustee of a bankrupt, whose life was insured for benefit of his wife, but giving him the right to change beneficiary, has no legal right to recover the amount paid under the policy, after the death of the bankrupt without changing the beneficiary. The insurer had paid the beneficiary without notice of any adverse claim. — *Frederick v. Metropolitan Life Ins. Co.*, 239 F. R. 124.

"Bonus Additions"

Where, by the terms of a life policy, the widow was to receive the "bonus additions," that the company in computing the amount due called this sum a "mortuary dividend," instead of "bonus additions," did not defeat the widow's right. — *Tennant v. Upton*, 99 A. 652.

Wife's Rights

Under Pub. St. 1901, providing that life insurance for benefit of a married woman shall inure to her sole use as against the claims of creditors or representatives of her deceased husband, payment of such proceeds by the insurer to her husband's representatives does not affect her right. — *Id.*

**MISCELLANEOUS INSURERS
IN COURT**

Death by Stabbing

Where allegations and proof that death was caused by external and violent means raised presumption that death was accidental, failure to prove allegation that a negro stabbed insured by mistake and that insured had done nothing to provoke such act was not a variance.

Where evidence showed that insured died as result of external and violent means, and issue was whether it was due to an accident within policy or to some cause excepted thereby, presumption was in favor of accident and against facts bringing case within exceptions, such as insanity, etc.

Presumption that death of insured was accidental within terms of the policy, together with admissions in answer, held sufficient to carry case to jury on issue as to whether death re-

sulted from accident. — *Newsome v. Travelers' Ins. Co.*, 91 S. E. 441.

Theft in an Elevator

Where plaintiff's treasurer, with money in inside pocket of buttoned-up coat, encountered thieves in elevator, one of whom crowded him against others, who took money without his knowledge, there was a loss within policy insuring against direct loss by robbery by force and violence, commonly known as highway robbery or holdup.—*Duluth St. Ry. Co. v. Fidelity & Deposit Co. of Maryland*, 161 N. W. 595.

Renewal Certificate Of Banker

Bond insuring fidelity of savings bank treasurer and each renewal certificate constituted entire contract, so that, where the original bond warranted truth of bank's statements so far as it had knowledge, statements in renewal would be given that construction.—*Home Sav. Bank of Columbus v. Massachusetts Bonding & Ins. Co.*, 91 S. E. 494. March 24.

Such bond, tho resembling suretyship, is in effect a contract of insurance.

Burden is on insurer to establish its affirmative pleas.—*Idem*.

Fall, Causing Pneumonia

In an action on policy insuring against death, etc., from external means, plaintiff could recover if insured's death was caused by falling down a stairway, which directly produced pneumonia, resulting in his death.

The accident must be the proximate cause of insured's death. — *National Life & Accident Ins. Co. v. Cox*, 192 S. W. 636.

Breach of Duty—

Exclusive Power of Settlement

Where the insurer in a casualty policy assumes the duty of defending and negligently breaches such duty, the insured party has a remedy.

The exclusive power of settlement given to insurer in policy indemnifying employer against loss from injury to employees, cannot be used for purposes of fraud or exercised in bad faith.

No Liability Until Judgment

Under provisions of policy indemnifying employer against loss from injury to his employees, held that there was no liability until a judgment was recovered by an employee and paid by the employer.

Bad Faith of Insurer

Complaint, in action by insured under indemnity policy to recover excess of judgment paid by him over the amount of insurer's expressed liability, held to sufficiently allege insurer's bad faith in refusing to settle the claim of an injured employee before trial. — *Wisconsin Zinc Co. v. Fidelity & Deposit Co. of Maryland*, 155 N. W. 1081.

Liability—

Independent Contractor

In action on indemnity policy, held, that liability could not be defeated on ground that accident was result of repairs being made by independent contractor.—*Triangle Waist Co. v. General Acc., Fire & Life Assur. Corp.*, 163 N. Y. S. 687.

Compromise Offer

Indemnity policy held not to require insurer to accept offer of injured person to settle for sum within face of policy, but only to elect between defending, settling, and payment of face of policy.

Insurer held not subject to full risk of litigation by electing to defend, rather than to settle, where judgment is rendered in excess of indemnity provided by policy.—Id.

Offer of a stated sum in payment of insurer's liability, refused on the ground that insured understood that it was tendered as covering entire liability, was conditional and insufficient to stop interest.—*Kingan & Co. v. Maryland Casualty Co.*, 115 N. E. 348.

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Erroneous Instructions

Under policy providing different rates of compensation for total and partial disability, where issue was presented whether disability was total or partial, it was error to instruct peremptorily for the insured.—162 S. W. 206.

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Illuminating Gas

There can be no recovery for death of insured resulting from accidentally breathing illuminating gas which by accident escaped into his bedchamber on night before day of death.—*Minner v. Great Western Acc. Ass'n*, 162 p. 1160. March 12.

The Australian Mutual Provident Society has lost sixteen members of its staff in the present war, thirteen of whom were killed in action.

FIRE AND MARINE**State Rate Making or Regulating**

It seems as if fire men in high authority are pacifists as regards legislation for state regulation of rates. Has the word gone forth to "fall down"? State insurance rating is not a proper governmental function, not any more than state meat or flour or beans price rating.

Wherever the state controls fire premium rates, directly, or indirectly by intimidation, the insurers as a whole are losing money, or making none for needed surplus, and the insured are suffering from insufficient protection and perhaps from illiberal settlements. Adjustments which make enemies, and refusals to write risks, stimulate the demand for inter-insurers and mutuals.

Is there a wide difference between the regulating and the making of rates?

The state political machine will make insurance rates, or supervise at first the making thereof, to make political capital and not to preserve insurance capital.

Whatever effects may follow will not favor the local agent nor city broker nor small company. Nor will the interests, as some believe, of the non-affiliating companies be advanced or protected by state control of fire insurance rates.

The giant companies can afford to be indifferent, for they will make money and get the "pick" of business, though written at a nominal risk-taking profit.

But what, under state rate-making, will ultimately become of the smaller companies? and what of their agents?

SAN FRANCISCO CITY PREMIUMS BY DEPARTMENTS AND AGENCIES

YEAR 1916 LARGE TYPE — YEAR 1915 SMALL TYPE

Roff & Sheahan—	1		Louis Weinmann—	10	
The Home		\$249,831	Fireman's Fund		\$107,997
The Franklin		13,609	—		\$97,466
Total		\$263,440	Edward Brown & Sons—	11	
—		\$261,750	Agricultural		\$ 17,617
Robt. P. Fabj—	2		First National		2,259
Liverpool & London & Globe . . .		\$233,496	Globe Underwriters		4,343
—		\$246,572	Globe & Rutgers		27,017
W. H. Breeding—	3		Hamilton		901
Ætna		\$190,792	Svea		51,176
—		\$181,261	Total		\$103,313
Rolla V. Watt—	4		—		\$79,232
Royal		\$120,470	J. C. Johnston—	12	
Queen		41,932	Alliance		\$ 10,785
Total		\$162,402	Ins. Co. North America		70,276
—		\$181,998	Northern		4,721
Arthur G. Nason—	5		Yorkshire		16,272
American Eagle		\$ 22,270	Total		\$102,054
Continental		78,243	—		\$82,967
Fidelity-Phenix		57,724	W. W. Alverson—	13	
Total		\$158,237	Merchants Fire		\$ 12,621
—		\$143,970	New Brunswick		21,171
Dixwell Hewitt—	6		New Jersey		9,355
Hartford Fire		\$150,271	North River		19,844
—		\$150,241	United States		33,922
Wayman & Henry—	7		Total		\$ 96,913
Michigan F. & M.		\$ 8,553	—		\$133,493
Patriotic		1,473	Folger & Speyer—	14	
Sun		51,176	New Zealand		\$ 91,211
National		62,795	—		\$93,084
Colonial Fire Underwriters		15,145	A. W. Thornton—	15	
Mechanics & Traders		6,558	London Assurance		\$ 88,136
Total		\$145,700	—		\$95,813
—		\$156,279	Dixwell Davenport—	16	
Geo. H. Tyson—	8		National Union		\$ 85,022
German American of N. Y.		\$ 58,030	—		\$95,574
Phoenix of Hartford		59,941	Sam B. Stoy—	17	
Total		\$117,971	London & Lancashire		\$ 61,967
—		\$114,546	Orient		22,309
James F. Cobb & Co.—	9		Total		\$ 84,276
National Ben Franklin		\$ 68,259	—		\$91,706
Humboldt		27,867	J. C. Corbett—	18	
United Firemen's		7,976	Northern Assurance		\$ 83,704
Peoples National		7,217	—		\$88,868
Pittsburgh Underwriters		1,984			
Total		\$113,303			
—		\$86,898			

George W. Dornin—	19
Springfield F. & M.	\$ 74,368
Newark Fire	6,793
Total	\$ 81,161
	\$82,231

George M. Ward—	20
North British & Mercantile	\$ 69,636
The Mercantile Ins. Co. of Am. . . .	4,610
The Commonwealth of N. Y.	2,446
Total	\$ 76,692
	\$88,828

Geo. W. Brooks—	21
California	\$ 69,525
Michigan Commercial	6,074
Total	\$ 75,599
	\$78,215

Edwin Knowles—	22
Imperial	\$ 6,515
Phoenix, London	66,095
Total	\$ 72,610
	\$82,236

E. T. Niebling—	23
Commercial Union	\$ 49,266
Palatine	18,099
Commercial U. of N. Y.	3,788
Total	\$ 71,153
	\$81,648

Arthur C. Thornton—	24
Prussian National	\$ 31,896
Netherlands	31,009
Total	\$ 62,905
	\$64,255

Christensen & Goodwin—	25
American Central	\$ 28,398
St. Paul F. & M.	32,288
Total	\$ 60,686
	\$59,956

E. E. Potter & Sons—	26
Glens Falls	\$ 11,704
Security	10,362
Girard F. & M.	4,803
New Haven Underwriters	1,788
Firemen's	22,792
German-American, Pa.	2,611
Eastern Underwriters	6,170
Total	\$ 60,230
	\$60,276

Geo. O. Hoadley—	27
American	\$ 29,552
Rochester German	13,456
Camden	5,465
Caledonian	11,264
Aachen & Munich	112
Total	\$ 59,849
	\$48,105

Curtis & Bailey—	28
New Hampshire Fire	\$ 26,563
Prov.-Washington	21,261
Boston	9,648
Old Colony	977
County Fire	1,198
Total	\$ 59,647
	\$60,506

Edwin Parrish—	29
Niagara Fire	\$ 42,994
Detroit F. & M.	5,544
Niagara-Detroit Und.	8,586
Total	\$ 57,124
	\$54,254

B. J. Smith—	30
Connecticut Fire	\$ 40,960
Westchester Fire	15,784
Total	\$ 56,744
	\$62,732

D. W. Clark—	31
Northwestern National	\$ 55,584
	\$50,594

Chapman & Nauman—	32
British & Federal Fire Underwr's .	\$ 27,135
Germania Fire	16,047
Phenix Fire	6,846
Total	\$50,028
	\$46,901

Frank M. Avery—	33
Fire Association of Phil.	\$ 48,885
	\$57,000

Seeley Co.—	34
Stuyvesant	\$ 12,940
Pacific	11,264
Ins. Underwriters	10,414
Ins. Co. State of Penn.	10,189
Total	\$ 44,807
	\$37,749

Frank J. Devlin—	35
Atlas Assurance	\$ 43,856
	\$42,874

H. H. Smith—	36	
Law Union & Rock	\$ 13,376	
Union Assurance	29,229	
Total	\$ 42,605	
	\$42,248	

H. W. Fores—	37	
Scottish Union & Nat'l	\$ 37,383	
State Assurance	3,103	
Total	\$ 40,486	
	\$41,021	

C. de Veuve—	38	
Dubuque F. & M.	\$ 27,724	
Allemania Fire	5,685	
Merchants Fire	3,933	
Total	\$ 37,342	
	\$25,421	

Miller, Henley & Scott—	39	
Firemen's Underwriters	\$ 11,657	
Western Assurance	23,416	
Total	\$ 35,073	
	\$37,032	

J. L. Fuller—	40	
Norwich Union Fire	\$ 33,277	
	\$28,694	

Marsh & McLennan—	41	
Citizens	\$ 9,481	
Northwestern F. & M.	1,743	
Reliance	7,512	
Safeguard	2,903	
Standard	5,120	
Hamburg-Bremen	2,388	
Total	\$ 29,147	
	\$28,412	

Russell W. Osborn—	42	
The Pennsylvania Fire	\$ 27,536	
	\$25,848	

F. M. Branch—	43	
New York Underwriters	\$ 18,189	
Home, Utah	7,660	
Total	\$ 25,849	
	\$28,746	

Watson & Taylor—	44	
City of New York	\$ 13,867	
British America	8,001	
Union	3,709	
Total	\$ 25,577	
	\$22,218	

Selbach & Deans—	45	
Concordia	\$ 5,120	
Hanover	8,801	
Delaware Underwriters	9,593	
Total	\$ 23,514	
	\$28,979	

J. H. Ankele—	46	
Republic Underwriters	\$ 17,474	
Occidental Fire	5,392	
Total	\$ 22,866	
	\$23,298	

J. F. Magee—	47	
Detroit National Fire	\$ 4,147	
Columbian National Fire	10,114	
Minneapolis F. & M.	3,346	
Pacific National Fire	851	
Total	\$ 18,458	
	\$19,136	

J. H. Richards—	48	
Millers National (8 months)	\$ 12,750	
German	3,431	
Total	\$ 16,181	
	\$5,207	

John A. Hongaard—	49	
Rhode Island	\$ 11,463	
Nationale	4,607	
Total	\$ 16,070	
	\$12,933	

M. D. L. Rhodes—	50	
Northwestern Mutual	\$ 10,763	
	\$9,643	

H. B. Keith—	51	
Vulcan Fire	\$ 9,289	
	\$8,472	

A. Von Etlinger—	52	
Automobile	\$ 6,259	

Macondray & Co.—	53	
Century	\$ 6,132	
	\$5,328	

H. M. Schmidt—	54	
Capital Fire	\$ 5,639	
	\$7,933	

Paul St. John—	55	
Arizona Fire	\$ 2,302	
	\$622	

George A. Crux—	56	
Urbaine Fire	\$ 918	

R. Gallegos—	57	
Guardian Fire (last 6 mos.)	\$ 383	

The Fatal Coal Oil Can

Orland, Cal.—Her body horribly burned from her head to her feet, Mrs. George Dowding, wife of a well-known rancher and blacksmith of this city, died at her home five miles from this city at 8:30 o'clock last night, as the result of the explosion of a five-gallon can of kerosene. Mrs. Dowding, believing the kitchen fire was not burning, and wishing to hasten her preparations for supper, poured coal oil into the stove. Instantly the can exploded, saturating her clothing with burning oil.

Year after year women in this country lose their lives in this manner. The newspapers publish the facts, but such warnings go unheeded. We do not imagine that any woman, housewife or servant, deliberately pours kerosene from a can into a stove in which fire is known to be smoldering. It is probable that the fire seems to have gone out, and the oil is poured in to hasten combustion when the fire is relighted. Oil saturated wood and paper, even coal, burns quickly and fiercely. The cook who is in a hurry is tempted to use the oil, and no doubt does so safely many times.

This dangerous use of kerosene oil will continue, and lives will be lost and fires will occur and insurers will have to pay.

Insurers and publishers can materially lessen these disasters by circulating warnings and suggesting a sure preventive. Let the warning and recommendation be worded somewhat as follows:

WARNING!

DEATH AND FIRE OFTEN FOLLOW

The use of Kerosene Oil when poured from a can into a stove to quicken or to make a very hot fire is Very Dangerous. Every year in the United States many Lives are Lost and Houses are Burned. There is too often an unseen Coal of Fire in the stove. The kerosene is ignited, the can explodes, and the blazing oil is scattered over the clothes of the unfortunate person and about the kitchen. A Fearful Death nearly always is the result, and the House is often destroyed by Fire.

Never pour oil from a can into a stove, even if there is no fire or live coal in it!

The Habit is bad, and some day will end fatally! Some oil is more inflammable, more explosive, than others.

You may safely use kerosene oil to blow out soot or to quickly kindle and make a hot fire in only one way. Do not go near the stove with the oil can. Pour oil onto crumpled paper and place that in the stove, if you will persist in its use "to save time." But we don't recommend even that use, for if there is Fire in the Stove the small flash may ignite a sleeve if tongs are not used. Never set a bad example to Children when you "fool with fire."

Niagara Fire Ins. Co.

The Niagara of New York is now an 8-millionaire in assets. It gained over \$700,000 in this respect in the past year. Net surplus passed the 3-million place and policyholders' surplus is therefore more than \$4,000,000. Premium income also passed the 4-million place, by a large gain.

It was a good year all round for the Niagara, handsome gains being made in assets, surplus, reinsurance reserve and premiums, and the loss incurred ratio being less than 50. The loss ratio to earned premiums permitted a substantial underwriting profit.

The Niagara operates in this field under the management of Edwin Parrish.

Mercury is an evening star until May 16. Venus is an evening star from Thursday, April 26, and for the remainder of the year. Jupiter ceases to be an evening star on May 8. Saturn remains one of the evening stars until July 27.

The two-platoon system doubles the votes. Hence there can be no convincing argument against it. Hence Philadelphia, as well as Pittsburg and San Francisco, will double up.

The Ventura Co. Mutual (Cal.) warns its policyholders: "Don't allow Mexicans to congregate about your barns; be diplomatic but protect your property from fire."

Tracy, Cal., fire limits have been extended 50 feet on each side Central av., out to Eleventh st.

GENERAL

The recent Hartford fire proved two things: wire-glass is necessary for exposed openings behind a water curtain; and the falling wall of a burning adjacent building may tear down the attached sprinkler pipes which make the water curtain.

The longest river in the world is the Missouri to the sea (the Missouri-Mississippi) — 4,200 miles, or 400 miles longer than the Amazon, which is the greatest river in the world, the amount of water considered.

The highest mountain in the United States proper is Mt. Whitney, Cal.— 14,501 feet. Next is Mt. Rainier (Mt. Tacoma), Wash. — 14,408 feet. The highest mountain in North America is Mt. McKinley, Alaska — 20,300 feet—which several cheerful liars swear they climbed to the topmost rock.

The National Life Insurance Institute of Italy, the state monopoly, is said to be virtually insolvent because of extravagant and incompetent management. The Italian government will have to make good the deficit, caused by the creation of many soft berths.

Telephoning in This Country

The Bell system has 337,289 miles of pole lines in the United States; 19,-850,315 miles of wire, in air, in water and in ground; 9,847,192 stations; 179,032 employees. The assets of the A. T. & T. Co. are \$722,761,444.

Distribution of the Home's Dollar of Premium Income

The Home of New York issues an attractive diagram, in red and black, of the distribution of its premium dollar in 1916. As this distribution by a great fire loss payer is fairly representative of the general distribution, the diagram is an illuminating educator which we would like to see in the hands of every state legislator and municipal authority.

Of each dollar of premium collected by the Home last year, 88.86 cents out of the dollar of premium was paid within the state from which the dollar was collected. This fact doesn't support the assertion that "vast sums are sent out of the state."

The special taxes, licenses, fees, etc., absorbed 3.62 cents. The property-owner, in other words, who pays \$100 premium to save loss by fire pays \$3.62 special tax which the owner of unimproved and uninsured property escapes.

Briefly put in plain type, the Home, for each dollar of premium income in 1916, paid—

In loss claims	60.35 cents
In special ins. taxes, fees, etc. .	3.62 "
For field supervision	4.88 "
For commissions	20.01 "
For print matter	1.85 "
For administration	5.86 "
For premiums not yet earned	1.59 "
	<hr/>
	98.16 "
Underwriting profit, added to surplus for policyholders' protection	1.84 "
	<hr/>
	100.00 "

No part of the premium income was paid out in dividends.

Total Disability and Earning Power

If it had been shown in this instance that the plaintiff personally performed a part of the work of cleaning, pressing and tailoring [the business he owned], a very different question would be presented. Possibly any portion of his income that could be traceable to such work on his part should be given the same effect as though he received it as wages. But the showing made is merely that he is "making" a certain sum weekly out of the business which he is "conducting" as owner, and this might be the case, although he were a complete physical wreck. A judgment based on a finding that a workman's injury has resulted in his total disability to work cannot be said to be inequitable or against conscience because he has the thrift and intelligence to provide for his support by investing such means as he has in a business carried on by the labor of others under his direction. 162 P. Rep. 295.

Government Is Hard Up

New York, March 27. — To supply the necessities of the government and to relieve a situation which was hampering and threatened to strangle work of military preparation, the firm of J. P. Morgan & Company has agreed to advance up to \$1,000,000 for indefinite term upon security that has been refused by every bank to which it has been offered.

On March 6 the government was compelled to stop payment for supplies because of the exhaustion of its funds owing to the failure of Congress to pass the army appropriation and the urgency deficiency bills.

As the vouchers given by the government are in a form which does not permit them to be used as security for loans, successful bidders were placed in a difficult position. One man has \$250,000 tied up in goods which he has delivered, but for which he cannot get his pay. A requisition for flour sent by Colonel Carson to another contractor was returned with the following written across its face: "We will do no more business with the government until it pays its bill." Inquiry into this case showed that the contractor had upward of \$20,000 due him and that he had been unable to obtain advances from the banks upon the vouchers which the government furnished. As flour is handled on very small commission, the contractor was in a difficult situation. This instance was typical of many. In some instances contractors were threatened with actual ruin.

Fraternal Insurance

The American fraternal beneficiary system was founded upon the essential principles of co-operation and it has become the greatest co-operative movement of the age. The idea of the founders was that the common people should organize under the name of a society for the purpose of providing relief in sickness or other misfortune, to pay death benefits to dependents of heads of families, to congregate for better sociability and discussion of matters that affected them as a class. To this day the early landmarks of the institution have been preserved, and the only changes that have been made are those to improve the business side

of operation, because experience demonstrated that there are certain scientific principles of life insurance operation which must not be violated without bringing trouble upon or ruin to the societies. Therefore the plans were changed from a post-mortem basis to level premium, from protection that could be adjudged as being no better than temporary to permanent insurance, from carrying the "reserve in the pockets of the members" to a reserve invested in safe securities held to meet the increased mortality of later years. The institution is purely co-operative because the members own the societies; the cost of operation is economical, the officers work for salaries that are extremely moderate; and its benefits and charities are bestowed with friendly interest.

A strength that could be produced in no other way than by co-operation has been developed by the fraternal system. It is the power born of concerted endeavor. Nations show it when a crisis confronts them in applying foreign policies; the citizens voice their loyalty and their patriotism carries them beyond the stages they had previously thought they could go, because of the contagion of associated feeling and resentment; the church feels it in the religious fervor that animates its members to work for it in a purely unselfish endeavor; fraternalism feels it in the associating of members for the purpose of being neighborly and friendly and to bestow benefactions. The psychology of crowds teaches that it takes a martyr or a genius to support a cause alone, but that an association of individuals in

advocacy of a project will inspire the most ordinary mortals to unexampled deeds of valor. — The Fraternal Monitor.

Social Insurance

We are in the pioneer days of a tremendous enterprise. Generations to come will look back upon our work and draw from it the information needed for their guidance. The demands of the compensation plan and of any coming social insurance plan are that business shall proceed upon a uniform, non-competitive and well-considered basis of practice. By whatever means the social insurance program of the distant future may be carried out or made effective, it is the obvious duty of those connected with that part of the plan which now exists, to produce a result which will be dependable. We are simply not doing it in the state of New York and our failure is due largely, if not entirely, to misconception of the situation up to the present time, but if continued it will surely be due to a deliberate failure to yield to the force of reason. We should each of us stand as champions for the rule of reason, believing that rule will eventually survive. When we have reached that point in the transaction of our business, many of its difficulties will disappear. Much of the confusion and misunderstanding between the companies themselves and between each of the companies and its customers will cease. We shall be doing business upon a solid basis of fact and the resulting experience will never mislead us or those who may succeed us.—Walter C. Cowles.

Enemy Countries' Insurers in the United States

There are operating in this country fourteen insurance companies from the Central Empires Alliance, with which we are now in a state of war.

Of these, twelve are from Germany, one is from Austria, and two are from Bulgaria.

Of the twelve German companies, four are writers of business directly, one of which is non-tariff; eight are reinsurers, two of the latter being life companies.

By proclamation of the President, all these companies are permitted to continue in business as heretofore but are forbidden to send any money to their home countries as long as the war lasts.

The direct writers are the Aachen & Munich, the Hamburg-Bremen (the pioneer German company in this country), the Nord Deutsche (North German), and the Prussian National (non board).

During last year these four companies received \$6,071,384 premiums and incurred \$3,458,003 losses. Two lost money on underwriting, and a third lost money on fire underwriting alone. The four companies have \$4,500,000 surplus funds in the hands of American trustees and insurance departments. The six German reinsurance companies (the two life companies excluded) have over \$7,000,000 surplus funds in the United States. The German companies remitted to their home offices in 1916 a total of \$520,000.

In addition to the foregoing there are in this country two German marine

companies and one German liability and casualty company.

The two Bulgarian reinsurers have a million and a quarter surplus funds here. Both companies lost money in underwriting last year. The one Austrian company likewise lost money.

Whether these "enemy country" companies will be able to write or re-insure as much purely American business under the new conditions as under the old the reports filed next February will show.

It is a somewhat disconcerting fact that insurance men who are the first to denounce legislators for interfering with natural and legitimate business processes by special and damaging legislation, are themselves among the first to importune legislators and state insurance departments to legislate for the relief of evils for which they as underwriters are themselves chiefly or wholly responsible.

March building permits show gains in San Francisco, Sacramento, Fresno, Stockton, Bakersfield and Long Beach. Other cities show a decline. Building permits for San Francisco, the leader, amounted to \$2,152,508.

Sunk by German submarines, a total of 686 neutral ships, as follows: Norwegian, 410; Swedish, 111; Dutch, 61; Greek, 50; Spanish, 33; American, 19; Peruvian, 1; Argentine, 1; total, 686.

To roughly translate knots into miles, divide by 7 and add the quotient. Thus, a ship sailing 21 knots an hour is speeding 24 miles.

Glens Falls Sparkling Spray

The losses by fire in the United States and Canada during the month of February, as compiled from the records of The Journal of Commerce, reach the excessive sum of \$29,587,660, or at the rate of over a million dollars a day in fire losses during the month. This is an increase of nearly five million dollars over the figures for February last year, which were \$24,770,770 and over sixteen millions from the figures of February, 1915. The fire losses for the first two months of this year have been abnormal, reaching a total of \$66,019,430, as compared with \$46,194,120 for the same months of last year and \$33,141,850 in 1915. Rather a discouraging beginning for the current year.

An agent asked his stenographer, "If you were a man, what would you do in case our country is involved in war?"

"Well," was the reply, "let me ask you the same question."

Sprinkler equipments were originally installed to reduce fire loss; but the later inducement seems to be to reduce rates. They really do both, the latter to vulgar fractions.

The following is suggested as a good sort of sign for mills and factories: "No Smoking—You may be green, but these premises are dry."

Almost every adjuster has had information something like this: "Absolute knowledge I have none, but a neighbor's cousin's husband's chum heard a man say that he would bet that Smith's fire was purposely set."

We suppose that our forty-eight states have about four thousand legislators, and it would be too much to expect that all of them will forget or neglect the need of insurance legislation.

An agent when asked if the report was true that he had secured a certain large line of insurance, said he must answer as an oldish maid did as to a rumor that she was engaged, "While I must deny it, I am thankful for the rumor."

A fraudulent claimant wired a fire office, "Where is the money for my loss?" The

office replied, "We are keeping it to pay honest claims."

"Did he ever do anything for the general good of the insurance business? Well, I guess. He was once invited to write a paper for an underwriters' meeting, and declined."

The much talk against "Annexes," "Under Agencies" and "Trailers," reminds us of what Mark Twain said about bad weather—he had heard it very greatly disparaged and execrated without discernible effect upon the weather.

Do not wait to be told everything you should do or how to do it, that the years may not be so many on your present job.

A special agent speaking of a local, said, "He and his wife are well mated. She would rather play bridge than cook, and he would rather play golf than eat."

Queen Insurance Company of America

Now a 12-Millionaire, with Over 6-Million Premiums

The past year was a good one for the Queen, of New York City. Premiums rose from \$5,305,244 to \$6,157,875. Assets grew from \$10,873,210 to \$12,149,848, and net surplus from \$4,537,559 to \$5,176,150.

The loss incurred ratio was 52.3 percent of the premiums, which plus the expense ratio, left a good margin. The balance out of the earned premiums was a satisfactory underwriting profit.

Under Manager Rolla V. Watt the Queen increased its business in this field and suffered a very moderate loss ratio.

The California assembly has voted to pay the new insurance commissioner a salary of \$6,000, after refusing to vote it to his Chicago-Los Angeles predecessor.

In women-suffrage states the women no longer pull each other's false hair. In San Francisco a woman entered her husband's office looking for trouble. The stenographer, behind the door, promptly shot her in the neck. Of course it was an accident.

Save money, invest it safely, and you will never be a socialist.

PENNSYLVANIA FIRE INSURANCE COMPANY

Gains in Assets and Premiums

The 91st year of the Pennsylvania Fire nearly placed the company in the 4-millionaire class as to premiums as well as income. Large gains were made in assets, reinsurance reserve and premium income. The usual handsome dividend was paid out of interest earnings.

The condition of the company leaves nothing to be desired but the new owners will increase the capital from the present \$750,000 to a million or more, and may increase the net as well as the policyholders' surplus.

The Pennsylvania now has over 8½ millions of assets and over 3 millions of surplus to policyholders. It has long been very conservatively and successfully represented on this Coast by Manager R. W. Osborn.

California Fire Protection and Population

A Richmond, Cal., man has gathered these facts:

Richmond, 20,000 population, has 3 pieces of apparatus, 7,000 feet of hose; Oakland, 150,000 population, 46 pieces of apparatus, 56,000 feet of hose; Berkeley, 40,000 population, 17 pieces of apparatus, 15,000 feet of hose; Alameda, 23,000 population, 10 pieces of apparatus, 10,000 feet of hose; San Rafael, 5,000 population, 3 pieces of apparatus, 5,000 feet of hose; Los Angeles, 319,000 population, 75 pieces of apparatus, 100,000 feet of hose; Long Beach, 12,000 population, 3 pieces of apparatus, 5,000 feet of hose. Of 377 cities throughout the United States with a total population of 15,000 a total of 128 pieces of apparatus is used and 252,000 feet of hose.

The United States postoffices have been ordered to refuse all mail addressed to places in Germania, Austria-Hungary, Bulgaria and Turkey. Subscribers in those unhappy lands must get along without the Coast Review until peace is declared.

The best fountain pen writes very satisfactorily—if you have a bottle of ink handy.

West Coast-San Francisco Life Annual Meeting

At the annual meeting of this San Francisco company, held at the home office on April 5th, the following officers were elected:

President, C. O. G. Miller.

Vice-president, Francis V. Keesling, Victor Etienne, Jr., Charles W. Helser.

Secretary and actuary, Gordon Thomson.

Treasurer and assistant secretary, Bernard W. Ford.

Assistant secretary, George F. Limback.

Following the election of officers the president announced the following appointments:

General counsel, Vice-President F. V. Keesling.

Manager industrial department, Assistant Secretary G. F. Limback.

Medical director, Dr. W. C. Cluness.

Associate medical director, Dr. M. O. Austin.

Poor Florida

A traveling correspondent writes us: "Moving north or south hundreds of miles I find always the same Florida conditions. It is an uninteresting flat country inhabited chiefly by flats. Only glimpses of the Atlantic keep one entirely sane. All else is prosaic and poor. Poor ink, poor pens, poor paper, poor food, poor people and poor country; but the climate is delightful, though this April 6th is cold, with the wind blowing a jimnicane. I forgot to add, poor banks also, for on the day after my arrival one of them 'busted,' with a loss of \$200 to poor me."

Why?

Why does every owner try to disguise his Ford?

Why is the average insurance paper "write up" such dreary space-filling stuff—puffery, wind-pudding, deceiving nobody stuff? with reading between the lines—reading "we are paid for this gush."

Maud—Have you ever had your flower-garden look as you wanted it to?

Beatrix—No; you see we've only lived here twenty-five years.—Life.

Few Live Past 100 — Only Three Out of Hundreds of Thousands

There is no doubt that centenarianism must be regarded as relatively rare. Although the Mutual Life has been in business for over 73 years and has at present about 600,000 policyholders, the following short tables give the names of those who have died at ages over 96 and those who are now living and have attained a greater age than 96 years. Nothing, of course, can be said of the policyholders who have withdrawn from the company during their lifetime, but it is evident that the number of lives under observation until death must have been considerable. Moreover, policies are issued only to carefully selected lives and yet but three lives have crossed the century mark. They are as follows:

THOSE WHO HAVE DIED:

Name	Date of birth	Age at death	
		Died in	Yrs. Mos.
Robert Street . . .	June 12, 1806	1903	96 7
Homer Blanchard . .	April 1, 1806	1902	96 7
James M. Woltz . . .	Dec. 14, 1818	1915	96 10
Geo. L. Newman . . .	July 15, 1816	1913	97 2
Jesse W. Hatch . . .	May 20, 1812	1910	97 8
Chas. Rhind	Feb. 10, 1810	1908	98 2
Chas. H. Booth . . .	Sept. 13, 1803	1904	100 8
John E. Mesiek . . .	June 17, 1813	1915	102 0

THOSE WHO ARE LIVING

Name	Date of birth	Present Age	
		Yrs.	Mos.
Nahum Morrill*	Oct. 3, 1819	96	10
Abner Lincoln*	May 12, 1819	97	3
Jesse C. Green	Dec. 13, 1817	98	8
Peter Van Pelt	Sept. 29, 1817	98	10
Nath'l W. Westcott . . .	May 12, 1817	99	3
Wm. Fullerton	May 1, 1817	99	3
Chas. F. Wetmore	Aug. 22, 1815	101	0

* Policies surrendered in May, 1916, when lives passed out of observation.

These facts are matters of record from statements made many years ago and they may be regarded with the greatest confidence.—Mutual Life Quarterly.

Commercial Insurance

Stipulation, in contract of plaintiff for furnishing prizes and voting outfit to defendant merchants, that if their business is not of a certain amount for the year it will pay them the deficiency, held a species of commercial insurance. — National Sales Co. v. Monciet, 162 P. 1055. (Oregon S. C.)

Sawdust and Bicarbonate of Soda Combined Make a Good Oil-Fire Extinguisher

Tests by American and British Fire Prevention societies prove that sawdust mixed with bicarbonate of soda and applied in bulk has advantages over sand and similar materials as an extinguisher for comparatively small fires caused by the ignition of the vapor of petroleum and other inflammable liquids.

When sawdust is applied to the surface of a burning liquid it will float for some time, thus excluding the air and smothering the fire. Ordinary sawdust, as obtained from sawmills, is the most suitable for this purpose. It must be free from shavings and chips of wood, but it does not require to be either dry or moist.

The addition of bicarbonate of soda is advantageous. Carbonic acid gas is given off from the bicarbonate of soda adhering to the floating sawdust and close to the fire. The gas given off under such circumstances slightly assists in extinguishing the fire. An effective proportion of bicarbonate of soda to sawdust is ten pounds to one bushel (or, say twelve pounds) of sawdust.

The application of this mixture in small quantities from tubes or canisters does not give satisfactory results.

The substance of the above appeared in the Coast Review some time ago.

The Australian Mutual Provident Society wrote \$33,200,100 new ordinary business in the past year, nearly all written on the great island, which though big as this country supports only 5,000,000 people, or but little more than California and Washington combined. The solicitors for the A. M. P. have to visit a very scattered population—and many of them are with "our army in Flanders." But the company has written a fine lot of new business, notwithstanding the war and its effects on business.

Rufus W. Weeks, chief actuary of the New York Life, recently celebrated the fiftieth consecutive year of his service with that company. The old men of this country are wonderful.

Fidelity & Casualty of New York Gains Over a Million in Assets

An advance in assets from \$12,726,400 to \$13,788,795 in assets in 1916—\$1,062,395—is a 12 percent gain and worth mentioning. It indicates the growing business of the Fidelity & Casualty Company. The perfect security behind the twenty-one kinds of contracts is proved by over \$4,000,000 surplus funds for the protection of policyholders.

The Fidelity & Casualty wrote \$9,673,428 premiums last year. This is a gain of nearly \$1,100,000. Losses were less than 41 percent of the premiums.

This New York company has become a 10-millionaire as to income, and at the present writing is doubtless a 14-millionaire as to cash resources.

On this Coast it is widely represented and does a large general business, and its representation is sought by the best as well as by the ordinary local agencies.

National Union Fire

This Pittsburg company is improving its condition and affairs. The net surplus again made a large gain. The assets gained \$300,674, becoming \$4,439,430. The surplus to policyholders is now \$1,756,262. The premium income in 1916 was \$2,310,615, a gain of \$189,731. Loss incurred and expense ratio amounted to \$96.3, leaving an underwriting gain. Dixwell Davenport is the manager in this field.

Proclamation in re German Companies

The federal government announces that the business of the German and other enemy country insurance companies in this country will not be interfered with during the war, but that none of their profits can be sent thereto meantime, nor any of their assets, all of which must remain here to meet American obligations.

Every fire, every strike, every increase in the tax rate, every increase in wage rate, every shortening of the labor day, every war, every accident, every casualty, every sickness, every ship sunk, adds to the high cost of living.

Municipal Mutual Insurance in England

The Municipal Mutual has been successful in an action against the Pontefract Corporation for the recovery of certain unpaid premiums, but the incident is not likely to enhance the reputation or prospects of the concern.

Briefly, the Pontefract Corporation, after insuring with the Municipal Mutual for a number of years, wished to have its property covered by a stronger institution, and placed the business elsewhere. The Municipal Mutual claimed, however, that under agreement the business could not be removed until the latest addition to the properties insured had been covered for five years, and then only after the expiration of five years' notice. In other words, the original policy issued to the Pontefract Corporation was dated 1904, but in later years fresh insurances were effected, and it was contended that, as regards notice of transfer, the latest date, 1914, governed the whole and the Corporation was legally bound until 1924. The clause was described as unfair, unreasonable and unintelligible to people who were not experts.

In 1914, however, the Pontefract Corporation considered the cover of the Municipal Mutual so unsatisfactory that it would not be associated with the concern any longer, and taking the bull by the horns, transferred its business forthwith, pointing out that, as the policy contained a clause to the effect that non-payment of premium cancelled all the policyholders' rights of indemnity, the Municipal Mutual was then free of all liability and suffered no damage. But the Municipal Mutual, months later, claimed payment of the premiums in full, although the clause would indicate that no consideration had been given therefor.—The Policyholder.

Sau Francisco fire commissioners recommend several increases in pay, as stationary engineers from \$125 to \$150 a month; stationary firemen from \$125 to \$140 a month; laborers from \$3 to \$3.25 a day.

An automobile is like an umbrella. It is not a crime to borrow it.

A FEW PRESS TESTIMONIALS**INSURANCE POST, CHICAGO**

The fire insurance business suffers a distinct loss in the retirement from active service of Bernard Faymonville after thirty years with the Fireman's Fund. He was not only an able underwriter, but a most interesting and charming personality. His host of friends hope that he may enjoy his well-earned leisure to the full.

THE SURVEYOR, NEW YORK

Announcement of the retirement of Bernard Faymonville, president of the Fireman's Fund of San Francisco, because of poor health, has caused regret among fire underwriters, particularly as Mr. Faymonville for years has been one of the prominent fire underwriters of the Pacific Coast. For over thirty-five years he has been connected with the San Francisco company and his ability is much appreciated both in the East and in the West.

ROUGH NOTES, INDIANAPOLIS

Friends of President Bernard Faymonville, of the Fireman's Fund, were advised some weeks ago that he contemplated retiring as head of the company at the February meeting of the board of directors. Mr. Faymonville has not been in the best of health for some time, largely due to the strain upon him following the San Francisco fire, when it was up to him to rehabilitate the Fireman's Fund. It was a terrific ordeal through which to pass, and especially as Mr. Faymonville was on the other side of the Pacific when the disaster occurred, and it meant many days of waiting before he could reach San Francisco. He has done marvelous work for the company and great credit is due him for the present status of the Fireman's Fund. Almost all of Mr. Faymonville's insurance life has been centered about the Fireman's Fund. On the first of March he will have completed some thirty-five years of service with the company, and prior to that was four years a local agent. Mr. Faymonville has been one of the active men on the Coast and has become known to underwriters in all sections of the country, as he has represented the Fireman's Fund in the various conferences and organizations.

INSURANCE WORLD, PITTSBURG

The retirement of Mr. Faymonville will be viewed with great regret by hosts of friends in the insurance business.

UNITED STATES REVIEW, PHILADELPHIA

Bernard Faymonville, the tall, gray, grave, wide-eyed, hard-working president of the Fireman's Fund of San Francisco, will be relieved of his duties on April 1 at his own request, but will continue to serve the company in an advisory capacity. Bernard Faymonville, eminent as an underwriter, famed afar as a host and very well liked by everybody, was born in Illinois and raised on a farm.

Eleven Years After

Fire Prevention Day in California was on Wednesday, April 18.

Just eleven years ago, on Wednesday morning at 5:13, the earth shook for forty seconds. (And by the way, last week the earth shook for forty seconds in Illinois and Missouri, but not as in 1812 no damage was done.)

In California there was much damage to cheap buildings, especially where on "made" or sedimentary lands. In San Francisco fires did \$400,000,000 direct damage and probably \$600,000,000 indirect damage, because the water supplies were cut off by quake breakage of the chief mains.

The \$180,000,000 paid by fire loss insurers gave the city credit and the citizens courage and hope. Today San Francisco is larger and better built and more prosperous than before the great fire.

The Security Mutual of Binghamton, N. Y., announces that thirty of its employees have enlisted in the "war on want" and have volunteered to help without pay the farmers to plant and harvest their crops this summer.

Henry Warren, aged 87, Jacksonville, Fla., is still selling life insurance, for the New York Life.

The Employers Liability Insurance Corporation of London will write marine risks also, as well as fire, liability and casualty.



J. B. LEVISON

President of the Fireman's Fund Insurance Company

Mr. Levison is a native of Virginia City, Nev., and is of Dutch descent. He began insurance work in San Francisco in 1878. In 1880 he was appointed marine clerk in a general agency. He took charge of the marine department of the Anglo-Nevada Assurance Corporation, and was made its marine secretary in 1888. When that company reinsured and its marine business was taken over by the Fireman's Fund Insurance Company, in 1890, Mr. Levison was appointed marine secretary of the latter. He was elected second vice president of the Fireman's Fund in 1900, vice president in January of 1914, and president last month, assuming the office on April 1.

Surety Company Which Does Not Pay Judgment Within 30 Days

In view of general provisions of Oregon insurance code, providing that insurance commissioner shall revoke license of surety company which does not pay judgment within 30 days, does not impose an arbitrary duty upon commissioner, but he has a sound discretion to absolve a company if there is no want of good faith. — American

Surety Co. of New York v. Fishback, 163 p. 488.

The National Board of Fire Underwriters has adopted a resolution placing at the command of the national government its engineering organization, and all records giving information concerning practically every industrial plant located in the United States.



BERNARD FAYMONVILLE

Former President of the Fireman's Fund Insurance Company,
Who Retired on April 1, Because of Ill Health

Mr. Faymonville is a native of Illinois. He began insurance work when a youth, in Chicago, in 1874. In 1877 he became a Californian, and began insurance work for himself in Fresno, where in time he secured the representation of forty-three insurance companies. His excellent work, as solicitor and office man, attracted the favorable attention of President Staples of the Fireman's Fund, who said "This is the man we want." Mr. Faymonville was appointed special agent for the company in 1881, and elected assistant secretary in 1887, secretary in 1890, second vice president in 1893, first vice president in 1900, and president in January, 1914. He was therefore an official of the Fireman's Fund for 30 years, and has been connected with the company for 36 years, and with the insurance business for more than 40 years.

Entered Montana

The West Coast-San Francisco Life Ins. Co. has entered Montana, with Charles E. Snyder as general agent. The people of Montana can repose entire confidence in the West Coast-San Francisco Life and the financiers and experienced men who direct its affairs.

Big Crop Shortages in California

California's crops this year will be far below the normal is a fact well known to careful observers. J. R. Brown of the bureau of crop estimation of the department of agriculture has made his report to the department of a survey of crop conditions, March 15. He says that California will have, according to his estimates, 58 per cent of last year's crop of apples, 95 per cent of oranges, 85 percent of dried peaches, 40 percent of dried prunes, 80 percent of raisins, 50 percent of fruits for canning, 50 percent of vegetables for canning, 20 per cent of last year's onion crop, 15 percent of the potato crop, 80 percent of the cattle for food, 50 percent of the sheep, 10 percent of the hay, and of range forage 80 percent. The condition of winter wheat is 83 percent of normal, owing to drought in the northern part of the state.

War Clause Stamp

The Travelers is now using war stamp form 9843 on all accident and disability policies. This stamp reads as follows:

"During the continuance of the present war and for three months after the declaration of peace by the governments at war, this policy shall not cover accident or injury, whether fatal or non-fatal, sustained by the insured while traveling to or from any European, African, Austrian or Asiatic port, or while traveling or residing in Europe, Africa, Australia or Asia without written permit from the company."

Kill one fly now and there will be one trillion fewer in August. To a pint of water add three teaspoonfuls of the concentrated formaldehyde solution, commercially known as formalin. Pour into an ordinary thin

drinking glass. Cut to fit and place white blotting paper in a saucer. Place saucer over glass and quickly invert. Thrust a match under the edge of the glass. Any odor pleasing to you is offensive to a fly and will drive them away.

Mid-Year Conference

At the mid-year conference of the National Association of Insurance Agents disapproved of the so-called mercantile floaters. Since then the matter has been brought to the attention of local boards and several of them have adopted resolutions endorsing the action.

The action of the Cleveland Exchange urges the president of the National Association to "appoint a committee to confer with the companies with a view to correcting this evil."

The resolution adopted at the mid-year conference is:

Overhead Writing

The question before the conference at this time appears to be that of so-called mercantile floaters, and we recommend that this conference endorse the action of the insurance commissioners in opposing the writing of these floaters in any form, as being contrary to good practices and in violation of state laws. We believe it best for the business as a whole to eliminate the floater forms, and request that the president bring the matter to the attention of the companies, and authorize him to appoint a conference committee if deemed best. We further urge the insurance commissioners to take such further action as may be necessary, and also recommend that the secretary communicate with the state and local associations with a view to securing local support of the commissioners' action.

Because of continued ill health William N. Kremer has resigned the presidency of the German American and the German Alliance, of New York city. His successor is Charles G. Smith, formerly vice president. Mr. Kremer continues with the companies as a member of the board of directors.

Free Compensation Voted

The California legislature has voted financial relief to the amount of \$68,000 to thirty-nine injured persons who were insured in the insolvent Commonwealth Bonding Co. of Texas—which if let alone by the California insurance commissioner would probably have lived and paid its debts. Perhaps it was this belief that persuaded the legislature to vote the relief, contrary to precedent constitutional law and common sense.

However, the real reason for this bizarre legislation is doubtless to advertise the state compensation fund and push its fortunes, political and otherwise. The head of the fund urged the legislation "for humanitarian reasons."

For the same reasons the California legislature should vote relief to people who suffer by the failure of mutuals, inter-insurers and stock fire companies.

California Insurance Federation Meeting

The annual meeting of the Insurance Federation of California will be held in San Francisco on May 3. Secretary Mark T. McKee, of the national council, will be in attendance. Election of officers for the ensuing year will take place at the meeting.

Mr. Drake is meeting with much success and has formed organizations in Sacramento, Oakland, San Jose, Santa Cruz and Santa Rosa. He is now on a tour of the San Joaquin valley and the southern part of the state. His itinerary will include Stockton, Fresno, Bakersfield, Los Angeles, Riverside, San Bernardino, San Diego and Santa Barbara.

The officers of the Federation are keenly alive to the situation and are directing all their efforts towards making this organization campaign a success. Co-operating with them are the general agents of San Francisco as well as others high in the insurance business.

Mr. Drake reports the keenest interest among insurance men toward the necessity for organizing to protect and preserve the insurance business to insurance men. Never before in the history of the insurance busi-

ness have the men of all branches been so ready to fraternize and develop throughout the entire state a feeling of community of interest.

The efforts made to pass legislation inimical to the insurance business, no matter what branch may be affected, has convinced every insurance man that the injury to one is the concern of all, and that if the business is to be preserved they must in the future truly stand one for all and all for one.

Fire Marshals

Salem, Or., April 20. — Deputy District Attorney Charles Robison, of Multnomah county, who has charge of the arson squad in that county, was today appointed deputy fire marshal under Fire Marshal Stevens by Insurance Commissioner Harvey Wells. Fire Marshal Stevens says that he expects active work in the offices, which will be at Salem, will be started about June 1.

Washington Business

According to Commissioner Fishback's preliminary report, total net fire premiums in Washington in 1916 were \$5,415,283, with \$2,457,827 losses incurred. This is 45.38 percent loss ratio.

In Washington the Reliance wrote \$11,121 net premiums, paid \$10,403 losses, and incurred \$8,920 losses or 80.3 percent. The American Druggists wrote \$3,234 net and had \$2,248 losses, some 70 percent.

In Washington the National Ben Frank wrote \$8,768 net premiums and its losses and taxes amounted to \$8,707, leaving \$61 to pay some \$3,000 commissions and other expenses.

Vice-President Whitney Palache is making his annual visit to this field. A general meeting of the field staff was held in San Francisco, last week, for the good of the two Hartfords.

A. T. Von Etlinger is not now with the Automobile. He has applied for a commission in the United States army.

A Seattle man had two Fords stolen in a week, at the same evening hour.



ALEX. McCABE

Insurance Commissioner of the State of California

Mr. McCabe is a native of California and is in the prime of life. He has served his political party as secretary of the California delegation at two national conventions, and as secretary of a state campaign committee. He has been a court stenographer, a member of the district attorney's staff, and secretary to Governor Johnson as long as that state official held office. His term of office as California state insurance commissioner expires in March, 1921.

Times are Changing

W. H. Galvanni of the Pacific Power & Light Co. is our authority for the statement that the times are changing fast. He says he saw a horse walk up and rub itself on a big yellow automobile on A street this morning and a moment later bolt and run at the sight of a load of baled hay.—Yakima Daily Republic.

All thru March and April, in San Francisco, every early morning we have watched humming birds kiss the flowers six meters from our dormer windows.

Napoleon changed the fashion of the men world when, to keep their legs warm, he dressed his soldiers in pantaloons.

A Mine in the Agent's Back Yard

In the back yard of every agent is a mine of prospects that requires only persistent digging to be brought to the surface and developed. Analyze the unsuccessful agent and ten to one you will find that he has never learned to work his prospect mine. He looks about his territory and it appears to him a barren waste. Then he views the mirage of the next town or city, county or state, imagines that he sees prospects there as thick as bees in the clover field, upbraids his luck, and excuses himself by hurling maledictions at his own territory.

Now consider the successful agent. With him territory is an incidental matter. He is as much native to the town of a single business square as to the heart of a large city. His back yard is his work shop—not the distant fields. He insures the tradesmen who sell him food and clothing, the doctor who guards his health, the lawyer who draws his legal papers, the minister whose church he attends; in brief, he makes clients of all with whom he has business or personal relations. He writes old policyholders over and over again; he writes their friends; he writes their children as they mature. He does not hesitate to insure his most intimate friends and neighbors, for he sees clearly the duty he owes the families of those friends and neighbors. His only grievance is with Time which, by speeding along, more or less circumscribes the number of people that he can solicit.

A gold mine in the back yard of every agent? Surest thing in the world and only intelligent toil is required to make it productive. — George T. Dexter, Second Vice President, Mutual Life Ins. Co., in "Points."

The Pacific Mutual's Jubilee Year Convention, next summer, in Yosemite Valley and among the big trees near, will include all agents, managers and superintendents with the company for ten consecutive years, and their wives, as guests; also, all active in the production of business. All agents (not general) qualifying for membership in the Big Tree Club in the year ending March 31, 1918, will attend the convention as the

company's guests. All present members of the club who qualify in 1917 and 1918 will, together with their wives, attend the convention as the guests of the company.

Fraternal Insurance Controversy

Judge Feel of the chancery court at Chicago on April 7 issued a temporary writ of receivership seeking to enjoin the transfer of Illinois members of the North American Union to the Fraternal Aid Union. Robert S. Iles was appointed receiver for the North American Union by the court. Mr. Iles is a former president of that society, retiring in 1912 when he was defeated for re-election. He took possession of approximately \$400,000 of assets, on deposit with the Illinois insurance department, and is now in charge of the society's office for the state where there are about twelve thousand members.

The head officials of the Fraternal Aid Union announce that they will appeal this action to the appellate court in order that an official review of the details of this merger may be had. The unanimous endorsement of the plan to merge the two societies was given by the supreme lodges of both, the terms of sale and amount of brokerage to be paid, as customary in such mergers, being approved by the two governing bodies representing the entire membership. Protest against the merger was made by the Illinois insurance superintendent on the plea that the brokerage to be paid, in his opinion, was excessive. It was because of this opposition that the Illinois attorney general instituted the proceedings for receivership in that state for the North American Union. The superintendent of insurance for Kansas, as well as the attorney general of that state, the home state of the Fraternal Aid Union, have signified their purpose to officially appear at the coming hearing.

The Illinois receivership action in no way involves the status of members affected by this merger outside that state.

He that does not fill a place at home cannot abroad. He only goes there to hide his insignificance in a larger crowd.—Emerson.

New Zealand Insurance Company

Large Gains in Assets, Surplus, Premiums and Reinsurance Reserve

In the annual statement appearing on the opposite page the home office resources and business and flattering gains of the New Zealand Insurance Company are set forth in all essential things with such thoroughness that we are left little or nothing to say in review.

In round numbers, the assets are 8 million, more than half of which is surplus as regards policyholders. These figures express concretely the security of the contracts of indemnity by this company.

The total premium income of some \$4,624,000, with a gain of nearly a million last year, in a country at war, is both remarkable and creditable. The gain of \$779,256 in assets in the past year is due to a good underwriting profit as well as to increased premium income and reserve.

On this Coast the New Zealand, under Folger and Speyer, was more than usually fortunate as to losses. The handsome total of \$408,528 Coast premiums was written with the exceptional loss ratio of 27.2 per cent. This is the lowest ratio among offices writing more than \$300,000 premiums.

Life Policyholders Specially Taxed

The state of Oregon last year collected \$1,777,702 taxes from the life insurers, who in turn collect it from the policyholders, indirectly of course, but actually none the less.

In our March "Resources of Fire Companies" the comparative surplus figures of the Stuyvesant were reversed. Policyholders' surplus Jan. 1, 1917, is \$925,756, and for Jan. 1, 1916 it was \$497,552. In the two lines these figures were accidentally transposed, on page 221. The assets figures are correct. During the year, this company absorbed the Lumber.

San Francisco and Seattle Fire Departments

The Fire Underwriters Inspection Bureau, in a circular, gives the apparatus in service in San Francisco as seven first, eighteen second, twelve third and five fourth size; thirty-three horse-drawn and ten motor-driven; seven motor pumping engines. There are thirteen city service trucks and twelve chemical engines; one water tower; three monitor batteries; two fire boats. The department has 271 horses and employs 899 men; it has 113,927 feet of hose in service; watch lines, 37,600; and 28,630 feet in reserve. Companies comprise men as follows: engine, eleven; truck, twelve, chemical engine, four; fire boat, twenty-four, each. There is besides, considerable relief apparatus.

Notable gains have been made in the past year. The payroll of men has increased from 575 to 899. Hose has more than doubled. There are now forty-six motor-driven pieces of apparatus against none on April 17, 1906. Fire alarm boxes have increased from 424 to 767. Hydrants in service have increased over 1,000, chiefly high pressure.

Apparatus in service in Seattle are reported as nineteen engines. There are ten truck companies, fourteen chemical and hose companies; one water tower, two fire boats; considerable reserve apparatus. The manual force numbers 604, of whom 399 are firemen. Hose in service, about 100,000 feet.

As compared with five years ago there is one less engine in service, four more pumping engines, about the same amount of hose, four fewer plain hose wagons, five more hose and chemical wagons, 257 more men employed, fifty-four more fire alarm boxes, 5,723 hydrants as compared with 5,050.

These interesting reports are signed by W. R. Roberts, assistant manager.

Compensation. — Washington's state industrial accident department is in a bad way, with overdrafts in ten classes. The total fund, however, is \$233,047.

Bakersfield, Cal., is moving for lower rates.

HOME OFFICE ANNUAL STATEMENT
OF THE

New Zealand

Insurance Company, Ltd.

Of Auckland, New Zealand

For the Year Ended November 30, 1916

Assets

Mortgages and Shares	\$1,043,937 04
Real Estate	2,030,893 70
Government Bonds and Debentures	3,289,859 19
Branch and Agency Balances	566,958 39
Cash in Banks, on Hand and Fixed Deposits	964,401 70
Other Assets	75,884 43

\$7,971,934 45

Liabilities

Appropriation for Unpaid Losses	\$1,050,255 00
Sundry Creditors and Unearned Premiums	587,289 95
Investment Fluctuation Account	128,986 27
Reinsurance Reserve Fund	1,850,000 00
CAPITAL	2,250,000 00
SURPLUS	2,105,403 23

\$7,791,934 45

Premium Income 1916, . . . \$4,623,950.00



Compared to 1915 Gain in Premium Income	\$920,711 00
Compared to 1915 Gain in Reinsurance Reserve	350,000 00
Compared to 1915 Gain in Surplus	356,899 00
Compared to 1915 Gain in Assets	779,256 00

SURPLUS On Year's Transactions, Etc. \$581,898 00

Loss Ratio, - - - - 59.3 per cent
Expense Ratio, - - - 26.6 per cent
Underwriting Profit, - - 14.0 per cent



PACIFIC DEPARTMENT
IN COMPANY'S BUILDING, 330-340 CALIFORNIA STREET
SAN FRANCISCO, CAL.

CLINTON FOLGER, W. M. SPEYER,

Joint Managers

SPECIAL AGENTS:—FREDERIC WILLIAMS, Denver, Colorado; W. G. FORTMANN, Portland, Or.
C. P. LYNDALL, Los Angeles, Cal.; D. A. PARKER, San Francisco
VOLNEY SEEBECK, Spokane, Wash.; R. E. OEHLMANN, San Francisco



CALIFORNIA

Tree fruits in this state were damaged more than \$2,000,000 by the late frosts. In some parts there were freezes last week. Weather unusual all winter and spring.

Placerville, Cal., has a new ordinance requiring fairly non-combustible or slow-burning garages; and hard roofs for buildings in the fire limits, with no renewal of present shingle roofs if damaged more than a fourth.

Ex-Gov. Johnson wrote Senator Luce a letter saying:

"I requested the introduction of the bills designed for the relief of the injured men who have been rendered remediless by the failure of the Commonwealth Bonding Co."

"I don't care whether it is argued that we set a bad precedent, and I care less for the technical, legal objections that may be presented to our action, and I care not at all for the cost to the state."

The Commonwealth was a low rate company — and the state favors low rates.

Having been a depositor in the "busted" California Safe Deposit bank, we hope the ex-governor, U. S. Senator Johnson, will urge the legislature to pay the injured and maimed depositors of that bank, which was endorsed by the bank commissioners of California when it was hopelessly insolvent.

Los Angeles, March 24. — Fire in studios of Nevada Mo. Pic. Co. did \$20,000 damage.

WASHINGTON

The Rainier national park opens June 15.

Seattle, April 21.—Returning to his home at 1120 Sixteenth avenue to find that members of the dry squad had forced the front doors and were conducting a search for liquor, P. J. Bornstein, president of J. Bornstein & Son, a wholesale mercantile house on First avenue south, was arrested last night when several cases of beer and some liquor and cordials were discovered. The usual permits had been granted Mr. B. He has no redress.

The Redmond postoffice has been burglarized several times in the past year. Now the postmaster has a sign on the safe, reading "Please, Mr. Burglar, don't blow open the safe; turn the knob to the right, open the door and help yourself."

OREGON

U. S. Senator Lane, one of the "wilful twelve," proposes to cheapen food by a law compelling cooks to peel potatoes thin and give the peelings to the poor. This is not a long Lane.

Portland's bonded debt is \$20,018,116, about \$60,000 more than the legal limit.

Portland fire alarms were 1,960 in 1914, 1,960 in 1915, and only 810 in 1916. Fire losses were \$1,797,854 in 1914, \$1,312,951 in 1915, and only \$510,293 in 1916. Fire Marshal Stevens and the arson squad are given much of the credit for the improved showing.

LIFE

Life Insurance Promotes Good Living

"Saving a little for a rainy day" is a good thing for the average man but its value may be seriously questioned if thereby health and happiness be risked.

Nature never forgives the sin of stinting (and stunting) the body and the mind and the affections; and niggardly living is responsible for this sin, however virtuous the purpose.

The uncertainty of life and health and limb and sight urges sensible men to make some provision by self-denial. But this may go too far; it may cause the very evils which are feared and guarded against. Reasonable self-denial is good, but the unreasonable kind is very bad and may have lasting effects on the bodily health and the social disposition.

Good living promotes health, strength, courage, generosity, sociability and long life.

Life insurance in something like an adequate amount promotes good living because it justifies liberal expenditures now by its provision for the contingent loss which every one fears as possible for his dependents. This applies also to provision for the permanently or seriously disabling accident.

The Bankers Life Company of Des Moines has discovered a new method which is being used by the Government of Great Britain to fight its enemies in the World War now in progress.

The discovery was made through the payment of a recent death loss to the estate of a resident of Vancouver, British Columbia. Letters of administration were issued by the supreme court of British Columbia and these were forwarded to the Des Moines company prior to the payment of the loss.

One clause of these letters is as follows:

"This grant is made upon the condition that no portion of the assets shall be distributed or paid during the war to any beneficiary or creditor who is a German, Austro-Hungarian, Bulgarian, or Turkish subject wherever resident, or to anyone on his behalf or to or on behalf of any person resident in Germany, Austro-Hungary, Bulgaria, or Turkey of whatever nationality, without the express sanction of the Crown acting through the minister of finance; and if any distribution or payment is made contrary to this condition the grant of probate or letters of administration will be forthwith revoked."

Teeth and Life Insurance

The West Coast-San Francisco Life inserts in the medical examiner's report in connection with all applications for insurance:

"What is the condition of the teeth and gums, and do you find any evidence, past or present, of pyorrhoea?"

It is the only company asking for this information.

The Prudential Assurance of England at this writing has \$500,000,000 assets, of which the shareholders' capital is \$5,000,000. The funds are almost equally divided between the ordinary and the industrial branches. The out-door staff have a provident fund amounting to \$1,426,155. The number of ordinary policyholders who died in 1916 is 12,407. There were 49,625 war claims in the industrial department. Altogether, the war claims paid amounted to \$5,387,840.

LIFE INSURANCE IN OREGON IN 1916 AND 1915

Company	New Insurance Issued in 1916		New Ins. Issued in 1915	Ins. in Force Dec. 31, 1916	Ins. in Force Dec. 31, 1915	Pol. Trans. to Other States, 1916	Pol. Trans. to Other States, 1915
	No.	Amount					
OREGON							
Columbia L. & T.	651	\$ 1,410,234	\$ 1,993,712	\$ 6,236,414	\$ 6,137,662	\$	\$
Oregon	1,317	2,594,009	2,218,187	10,502,414	9,093,456	. . . .	. . . .
NON-RESIDENT							
	1,968	\$ 4,004,243	\$ 4,215,899	\$ 16,738,858	\$ 15,375,118	\$	\$
Aetna	172	\$ 427,431	\$ 269,960	\$ 2,144,087	\$ 1,915,443	\$ 64,700	\$ 83,000
American Central	123	169,844	144,360	451,462	435,044	34,327	25,064
American	126	214,000	14,500	212,800	14,500	. . . .	. . . .
Bankers' of Iowa	65	150,000	158,500	6,904,618	7,097,000	. . . .	. . . .
Bankers' of Nebraska	129	206,372	41,600	805,972	669,100	. . . .	. . . .
Bankers' Reserve	16	87,060	168,693	2,010,115	2,213,901	. . . .	. . . .
Beneficial	87	108,000	10,500	163,000	63,500	. . . .	. . . .
California State	190	426,575	344,115	853,171	700,770	. . . .	35,500
Columbian National	86	206,005	203,694	701,589	760,377	. . . .	. . . .
Connecticut Mutual	150	302,253	307,506	1,669,669	1,610,205	99,399	84,400
Continental	272	409,000	435,602	1,107,497	975,997	. . . .	. . . .
Equitable	597	1,148,077	1,257,084	7,709,372	7,250,655	. . . .	. . . .
Fidelity Mutual	147	286,716	156,058	1,101,685	997,495	41,000	27,565
Germania	54	117,500	69,500	997,429	1,015,765	48,500	64,845
Home	1	1,542	28,000	101,620	122,573	. . . .	. . . .
Idaho State	207	427,358	639,000	985,762	1,131,500	38,500	14,500
Kansas City	278	471,500	15,500	820,625	470,625	. . . .	. . . .
Manhattan	8	29,336	102,005	1,263,533	1,483,196	35,500	. . . .
Massachusetts	257	552,124	487,526	5,817,107	5,862,714	302,114	33,120
Merchants	108	206,000	25,000	232,000	84,000	. . . .	145,515
Metropolitan	1,367	1,565,317	1,099,174	4,597,838	3,707,445	. . . .	. . . .
Missouri State	77	192,207	147,794	565,145	458,778	15,000	. . . .
Mutual Benefit	280	615,009	848,393	5,685,233	5,380,312	34,000	7,000
Mutual	1,153	2,563,400	2,004,130	14,632,522	13,685,585	120,603	31,000
National	552	789,765	445,692	3,289,526	2,911,347	138,538	612,281
National of Vt.	99	270,024	. . . .	369,045	. . . .	35,303	96,036
New England	234	544,505	392,119	1,673,728	1,155,008	41,595	34,647
New World	192	317,100	183,500	548,371	340,250	9,000	3,000
New York	1,221	2,301,989	1,718,527	12,623,912	11,381,083	747,826	629,107
Northwestern	474	1,179,262	1,192,647	15,618,299	15,672,013	812,029	650,962
Northwestern National	5	10,000	21,642	247,225	277,273	28,488	29,803
Occidental	151	360,500	89,500	595,572	272,613	. . . .	2,500
Pacific Mutual	84	158,876	201,351	2,723,985	2,898,846	83,040	50,120
Penn Mutual	282	949,182	645,135	6,499,621	5,972,379	141,070	145,016
Pittsburg L. & T.	49	261,956	119,250	937,831	896,337	10,500	1,000
Provident L. & T.	239	433,041	409,449	1,531,465	1,392,653	98,416	. . . .
Prudential	689	741,798	696,255	3,320,939	2,977,104	85,921	68,114
Prussian	311	833,748	778,777	696,612	614,857	. . . .	. . . .
Reliance	121	204,000	225,500	702,690	618,303	. . . .	. . . .
Reserve Loan	275	414,347	305,658	1,058,046	890,199	. . . .	. . . .
Security	69	95,738	52,287	211,025	168,287	. . . .	7,000
Security Mutual	5	13,804	13,251	104,085	100,281	11,000	9,000
Travelers	274	856,234	571,257	1,814,588	1,261,288	. . . .	. . . .
Union Central	26	111,787	71,250	1,256,378	1,293,288	99,656	83,000
Union Mutual	37	70,454	111,353	1,288,487	1,325,692	38,826	20,000
Union Pacific	174	433,000	259,500	689,000	349,000	. . . .	. . . .
West Coast-San Francisco	471	578,490	592,294	1,381,886	1,248,186	. . . .	5,000
Western States	211	453,100	411,500	1,309,625	1,076,825	38,500	. . . .
Western Union	495	973,903	534,500	2,368,104	1,837,635	12,788	66,604
	12,720	\$24,242,228	\$19,096,367	\$124,393,897	\$115,308,227	\$3,266,139	\$3,064,699
INDUSTRIAL							
Metropolitan	9,485	\$ 1,306,611	\$ 1,109,908	\$ 4,503,633	\$ 3,892,510	\$	\$
Prudential	8,994	1,318,996	1,292,662	3,603,416	3,185,411	88,504	44,872
West Coast-San Francisco	3,029	443,128	576,372	739,194	684,387	4,805	. . . .
	21,508	\$ 3,068,735	\$ 2,978,942	\$ 8,846,243	\$ 7,762,308	\$ 93,309	\$ 44,872
ASSESSMENT							
Guarantee Fund	546	\$ 1,092,000	\$ 1,468,000	\$ 2,608,000	\$ 2,102,000	\$ 116,000	\$

New York Preliminary Figures

Supt. Phillips of the state insurance department of New York has issued statistical tables compiled from statements filed in his office. They embrace life and miscellaneous tables, and are arranged in very illuminating groups.

The assets of the life companies are \$5,100,275,293 and the net surplus is only \$140,868,551, or about 2.6 percent of the assets.

Total premium income was \$735,045,708; total dividends to policyholders were \$119,458,932, or 16 percent.

Life insurance in force, \$16,784,207,636; net gain about \$1,174,600,000. New business in 1916, \$2,282,220,468. Terminations, \$1,208,326,157.

Industrial, \$968,677,141 in force, a gain of over \$65,000,000.

The small figures of the two German reinsurers are not included in the above insurance figures.

Assets of casualty companies, \$233,618,316. Net surplus, \$41,814,210; policyholders' surplus, \$89,464,210. Net surplus nearly equals capital.

Premiums, \$168,337,252. Losses paid, \$66,503,269. Expenses, about 50 percent. Losses about 40 percent.

Fraternal insurance orders have \$194,522,430 assets and \$6,174,341,371 insurance in force. The latter fell off \$250,000,000.

Bankers Life and the War

It has been decided by the board of directors to grant a free permit for military or naval service anywhere for all policyholders of the Bankers Life Company whose policies were issued by the company on or before the date of the declaration of war, April 6, 1917.

Any policyholder whose policy was issued after the date above stated will, upon request, be given a permit for military or naval service, which in substance requires no extra premium for military service within the continental limits of the United States, except in case of repelling invasion, and requires an extra annual premium of \$100 per thousand for naval or aviation ser-

vice anywhere, or for military service outside of the continental limits of the United States, or in case of repelling invasion. This action is in harmony with that being taken by other companies, some specifying a maximum annual premium of \$150 per thousand and one company specifying a maximum as high as \$250 per thousand.

The Prudential and the War

Any one insured under a Prudential policy now in force may engage in any military or naval or allied service without obtaining a permit or paying an extra premium, whether or not the policy contains a provision as to military or naval service, except that ordinary or intermediate policies issued with restrictive clauses regarding aviation or submarine service or travel to the European war zone or actual service in the European war, will still be subject to the terms of such clauses.

Until further notice no military or naval extra premium whatever will be charged under new industrial policies, but new insurance on males engaged in or about to become engaged in such service will be limited to \$300.

All policies issued on applications received at the home office after this date written on the lives of males not more than forty-five years of age and on the lives of all those engaged in military or naval service, regardless of age, will contain a clause providing that if the insured be engaged or shall within five years from date engage in military or naval service outside the United States as constituted before the year 1898, he shall pay to the company an extra annual premium at the rate of \$100 per \$1,000 of the amount of insurance.

In event of such service, the provisions in the policy as to total and permanent disability are null and void, provided, however, that if the insured after the termination of such service shall furnish evidence satisfactory to the company that he is physically and mentally unimpaired and in sound health, they shall again become operative.

The limit of amount under new ordinary policies on the lives of persons now engaged

in military or naval or any allied service and on the lives of persons who intend to engage in any such service, will be \$2,000, subject to the usual limitation when other insurance in the Prudential is carried.

Metropolitan Life and the War

The Congress of the United States having declared that a state of war exists, policies issued by the Metropolitan hereafter will have the following restrictions as to military or naval service.

If the insured within five years of the date of this contract shall engage in military or naval service in time of war, this contract will remain in full force and effect, except as to the provision hereinafter contained with respect to the total and permanent disability benefits, provided the insured within thirty-one days from the date of engaging in such service shall notify the company thereof and shall pay such extra premium as the company may determine; the pro rata of such extra premium for the remainder of the current contract year to be paid within thirty-one days after notice of the amount thereof shall have been mailed by the company to the last known address of the insured; and succeeding extra premiums during the continuance of such service to be paid at the time that the premiums under the contract shall be payable.

If the insured shall fail to comply with the provisions of the preceding paragraph as to notice and payment of extra premiums and shall die while in such service, or within six months from termination thereof as the direct or indirect result of such service the liability of the company under this contract shall be limited to the reserve theretofore accumulated on such contract, based on the American Experience Table of Mortality with three and one-half percent interest.

Any total and permanent disability provision contained in this policy shall become inoperative in the event of such service within five years, but shall be restored after discharge from such service on evidence of good health satisfactory to the company.

There will be added to the incontestable

clause "Except for violation of the 'restrictions as to military or naval service.'"

For the present, and until further notice, the extra premium has been fixed at \$25 per thousand of insurance per annum, calculated from the day of enlistment.

The war-insured are limited to \$2,000 insurance on an annual premium basis which, together with the extra premium of \$25 per thousand, must be collected on binding receipt with the application.

Officers of the Army and Navy are accepted, as heretofore, on special class policies only.

Tact

What boots it, thy virtue,
What profit thy parts
While one thing thou lackest,
The art of all arts!
The only credentials,
Passport to success,
Opens castle and parlor,
Address, man, address.—Emerson.

The Chicago agency of the Mutual Life again wrote more than \$2,000,000 new business in March.

Beneficiary's Rights.—The naming of a beneficiary in a life policy is a part of the contract, and cannot be changed without compliance with the stipulation of the policy.—*Chance v. Simpkins*, 91 S. E. 773.

Headlines: Automobile Carrying Four Crashes Through Viaduct Rail 30 Feet to Tracks—Two Dead.

J. Dalzell Brown, Napoleon of California finance, has returned from Glasgow and London and is making his home in Long Beach. This punishment seems to fit the crime.

Be strong. Select and continue in the work that makes and continues you strong. Weakness is the sign, and the beginning and the condition of degeneration. Work, possibly hardship, and the immediate, resolute facing of danger, of trouble, of enemies, furnish the cure of weakness. Without strength, life is not worth living. Be strong.

LIFE PARAGRAPHS

Take out specially a life policy to indemnify your heir or heirs for the amounts paid federal and state for inheritance taxes. The federal tax is the preferred, it being the first due and payable; the state inheritance tax is the percentage of what the federal government does not confiscate. The federal tax ranges from 1 to 10 percent, cumulative from the initial 1 percent on first \$50,000, to the equal of 5.5 on \$550,000, and 6.8 on \$5,000,000, and 10 on all larger amounts. Double these amounts for both federal and state taxes, where there is also a state inheritance tax. More than ever will life insurance as a good and safe investment appeal to the American millionaire.

Deaths from cancer in some form are either increasing, in proportion to the population, or the tabulation of cases is more thorough than formerly. In the principal American cities the cancer mortality rate per 100,000 is increasing almost yearly, the percentage rising from 75 in 1906 to 92 in 1916. It is hardly possible that there has been so great an actual increase, even if a greater number of cancer patients go to the cities for medical relief; but, admitting any percentage increase within a few years it is a fair conclusion that the causes are infectious or exist in some common article of food. The cause must be bacterial and not merely "cells gone wrong."

No race of people is free from cancer, no religious or other system of dieting is a preventive. Possibly like tuberculosis, the bacteria are floating about, to multiply in some fleshly soil favorable to their culture. Many persons are immune or become so. There is no evidence of a predisposition, by inheritance, for the contraction of cancerous affections, as for those of tubercular origin. But are not the afflicted predisposed by constitutional weakness as by old age or by degenerative tendencies?

The life insurance medical examiner is helpless. He has no test for cancerous predisposition or probabilities, nor incipency,

for that matter. He rejects applications for family history, for heart weakness, for urinary disclosures, but he finds no evidence which warrants a rejection because of cancerous probabilities, any more than for typhoid or pneumonial probabilities.

A large American life company, last year, paid claims on 179 male American lives, all standard risks, who died in the first year after insuring. One insured man died four days after receiving his policy, another lived only nine days, and twenty died within sixty days after passing an expert medical examination which certified to health and a satisfactory family history. A rather surprising number of these sudden deaths, fifteen, were in California, while there were only four in Wisconsin, a state of about the same population. Are Wisconsin physicians superior?

"The Northern Life" is serving the Pacific West by its pictorial and typographical presentation of the beauties and treasures and possibilities of the several states.

A press dispatch says the Woodmen of the World has discontinued the extra premium charge for members of the order who enter the military or naval service of the nation.

The Oregon Life leads in Oregon in the amount of new business written last year—\$2,594,009. This company also led in 1915.

Should Be Liberal and Safe

The life companies cannot agree on a uniform premium charge for the war hazard. The differences in the extra charges are amazing. Yet the experiences of the English and French companies are not accessible and fairly accurate.

Probably double the former war rates should cover the present war hazard and leave a dividend to be returned to survivors.

American life companies should be no less liberal than those of France and Great Britain.

SELLING LIFE INSURANCE

Timidity and Its Cure

Some agents fail because they are afraid of men. Can anything be more silly than fear of men?

What are the roots of this fear?

They are overestimation of the position and ability of the "prospect," and underestimation of the ability and services of self.

What is the cure for this affliction of timidity?

The cure, as also the ill, is in the habit of thought.

The ill is self depreciation.

The cure is self appreciation.

Who is this man with whom the agent seeks an audience?

He is a doomed man. Above him, hanging by a thread, is the sharp and heavy sword of Death. Before him are pitfalls. Sickness, accident and business failure threaten him. At his best, this busy and powerful man is heir to but a few hours of time, and is spending them playing with toys.

And you, the humble solicitor! You truly are serving humanity. That fact makes you the equal of any man. You are doing good work while many men, probably among them your prospect, cannot or dare not do.

Approaching the Prospect

If the agent hasn't a plan before he calls, he will be like a ship at sea without a rudder. When you call upon a man and he is at the head of the firm, it is poor policy to convey any information through a second or third party that will indicate directly or indirectly that you are a life insurance agent. I believe it's sufficient to say, "Tell Mr. So-and-so that Mr. Cowen wants to speak to him." If the message should come back, "What do you want to see him about?" the reply is, "Just say Mr. Cowen is here." If

the message should again come back, "What is the nature of your business?" the answer should be, "Just tell Mr. So-and-so that I am here and would like to see him for a few minutes. Is he very busy?" If you should learn then that he is very busy on some important business matters, the best thing to do is go back at some other time. If he is not busy, and you are conducted to his office, do not remove your hat immediately. Enter with your shoulders square and your head thrown back. Don't go in with your hat in your hand and your heart in your mouth. You cannot control a man unless you can make him respect you. He cannot respect you if you walk in with an attitude which leads him to believe that you are coming to solicit for some charitable organization.—Alexander Cowen.

Analyze Yourself

I have been carrying a rate book and writing applications for the past twenty-five years. At times I have secured a large and satisfactory business, and at other times I have apparently worked hard and the results were very unsatisfactory. And when I have analyzed Tracy, the company, the policy I was selling, and the public, I have found, as a result, nothing the matter with the company, the policy or the public, but invariably I have found Tracy at fault, either from loss of enthusiasm or because he was not working as he did when he was getting a good business.

An agent full of loyalty for his company, and enthusiasm over the proposition he is selling, will win every time.

You cannot haul a freight train very far with the engine boiler full of cold water. If you want to get that freight train over the road, and accomplish your object of finishing the trip, you have got to get up steam.

Instead of cussing at every little thing that goes wrong, forget it, and try to be thankful for the things that come your way. Try to think the company is the big wheel and that you and I are cogs in that wheel; that the company is interested in your success and ready and willing to help you

in every way that it can consistently be done.

If you have a case turned down, remember that the medical department gets no more pleasure out of that than the agent does. The medical department does not get paid for playing cheap jokes on the agent, and a worse one on the company.

The company wants all the good business it can get, and as little risky business as possible, and remember that your record with your company, based upon the amount of death claims paid among your policyholders, won't look like a bouquet of American Beauty roses, and you will look like a cipher with the rim gone.—A. H. Tracy in Grit.

A Few Don'ts

Don't mention the name of another company. I have actually known men to invite competition by making a statement like the following: "We do thus and so. Now the Blank Mutual does it in this way. Our way is better because," etc., and then he begins to think of the agents of other companies who have handled his business in a pleasing manner, and you have built another line of trenches which you must attack and capture.

Don't ask him how much he pays in insurance premiums. When a man takes hold of a pad and computes his expenditures for coal, the result usually drives him into a temporary fit of economy. It is likewise when he computes the total of his life insurance premiums. Life insurance salesmanship on first interview is interwoven with psychology, and it is very bad psychology to talk too much about cost.

Don't even allow your subconscious mind to figure commissions. It is unlucky; and if you sell the man the policy which you and he agree is ideally suited to his particular needs, regardless of yours, the commissions will take care of themselves.

No one can tell you the exact manner in which the prospect can be interested and closed. If it were known, you would not be paid for finding out. It is finally up to you to sell the man, at the other side of the glass-top table. Upon him depends your

partial success as a life underwriter. Your failure may help you some, but don't forget this: your success will help you more. You come to see him for something, to sell him. If you come away without doing so on the first interview, you have failed to accomplish what you set out to do. You will never succeed so long as you nonchalantly wander from office to office having so-called "interviews" lasting about one minute each. You occasionally will find a streak of paying ore by luck, and you may write \$75,000 per year by such methods, and some men never get beyond them.

A child can take an application from a man who wants insurance, but I take off my hat to the salesman who can wander into a strange office and sell a stranger on first interview a contract which he didn't have the remotest idea of buying. That is salesmanship and it is being done every day! I respect the life insurance salesman who by virtue of endearing qualities has loyal friends who give him their business and their friends' business, but the real insurance salesman is the one who can wander into a stranger's office and step by step create business where none existed before. He is the man who sells insurance purely upon its merits, and we respect him greatly.—The Radiator.

W. L. Hathaway

Manager W. L. Hathaway, manager for the Mutual Life of New York at San Francisco, has been with the company for over twenty-six years. He formerly had charge of the Oregon agency at Portland. Mr. Hathaway's strenuous duties as head of the World's Insurance Congress did not age him a day.

The West Coast's new business for the first quarter this year is \$2,573,720 issued, a gain of \$1,235,000 or 108 percent over last year.

In Oregon the Columbia Life & T. fell off very much in new business in its home state last year. Why?

FIRE AND MARINE

Liverpool & London & Globe

Large Gains in Income and Resources

The United States branch of this great, conservative British company reports as of January 1, 1917, these figures of resources and business:

Assets, \$15,827,439, a gain of over \$1,000,000; surplus, \$5,460,745, a gain of \$613,182; reinsurance reserve, \$8,768,488, a gain of \$147,066. The premium income was \$9,454,821, a gain of \$497,258. A handsome underwriting profit was realized.

Marine Business in Washington During the Year 1916

Company	Net Prems. Written	Losses Incurred
Etua	\$ 17,200	\$ 13,380
Alliance	7,517	17,592
Automobile	675	171
Boston	13,741	10,789
British & Foreign	44,417	12,690
Camden	338	. . .
Canton	32,244	20,850
Commercial Union	559	. . .
Federal	16,127	526
Fireman's Fund	111,715	52,012
Globe & Rutgers	783	. . .
Hartford	8,700	2,238
Home	7,377	2,078
Indemnity Mutual	2,558	1,615
Ins. Co. of N. A.	26,012	24,149
La Fonciere	5,680	. . .
Mannheim	19,120	6,713
Marine	1,453	. . .
Nord Deutsche	16,941	4,106
Norske Lloyd	860	. . .
North China	877	10
Phoenix Assurance	11,506	8,119
Prov.-Washington	10,382	. . .
Queen	20	. . .
Royal Exchange Assur.	4,773	3,769
Royal	534	. . .
Standard	48,552	14,296
St. Paul F. & M.	14,969	15,723
Sub. at U. S. Lloyds	18,487	5,346
Switzerland General	21,321	11,189
Thames & Mersey	37,804	8,217

Tokio	1,390	1,077
Union Marine	6,220	1,686
Western Assurance	11,449	18,544
Westchester	195	. . .
Yang-Tsze	44,475	17,530

Totals \$566,971 \$264,417

‡ Includes automobile insurance.

Gas Stoves and Rust of Hardware Stocks

Hardware stocks, especially the polished steel parts, are easily rusted by moisture. This moisture is absorbed from a wet store, from fog (especially ocean fog), and last but not least, from the moisture from burning gas, for light and heat. Commercial gas of today, whether made from coke, coal or oil, is water gas, 38 percent of which is the deadly carbon monoxide, and 48 percent hydrogen. The proportion of water vapor is so great that walls and ceilings are dampened and pictures, frames and other house contents are damaged, certainly when the gas is used as a fuel.

Where coal or wood fires are used for heating stores, hardware stocks are not damaged by fog, nor by gas used for lighting; and after a fire where much water is thrown into a building, hot fires in coal or wood stoves, supplemented by immediate wiping and drying of floors and shelves, may reduce to nominal proportions or entirely prevent damage by rust.

It is a strange fact, however, that moisture in vapor form, from water gas or from water discharged by fire engines, even the moisture of heavy fogs, will penetrate drawers, boxes, cartons and wrappings and rust iron and steel contents.

Marine.—The government insurance bureau is now insuring Coast risks at a half cent rate for coast voyages of thirty days. Whose afraid of submarines? But the secretary of the navy requests every newspaper hereafter to not print the arrival or departure of any ships in the coast wise or international trade nor of any ship of the navy.

The Board of Fire Underwriters of the Pacific is lowering many rates in San Francisco.

The Faymonville Testimonial Dinner

The complimentary dinner tendered to Mr. Bernard Faymonville by his associates was a delightful success. Some eighty men were present. Mr. Watt was toastmaster. A bushel of testimonial letters and telegrams were read. They were from all parts of the United States, and all "rang true." It was a very cheerful affair. Mr. Faymonville was presented with traveling comforts, a handsome bag and a suit case and a radium or radiant figured clock. On the following day he went to the springs, on the advice of his physician. Some time later Mr. F. will go abroad, if he can find a country not engaged in a war.

Earthquakes

St. Louis last week felt a decided quiver of its underpinning, starting south at New Madrid, which was the center of the great Mississippi Valley quake of 1812. This quake, or its offspring, shook down the cathedral of San Juan Capistrano, south of Los Angeles, the ruins of which are still standing.

A quake, centering at Oxnard or Santa Barbara, Cal., and startling the timid, is recorded in the April Doings.

August is the favorite month for earthquake germs, which do not like cold weather. But chili weather suits them. Watch the news this August.

Japan and Italy have annually, on the average, the same number of earthquakes. Both countries are mountainous, narrow strips of land, and over six times as many as our long Pacific coast. Little Greece averages over 200 a year.

Bombardment Insurance

In the week before Congress met the Atlantic Coast applications for bombardment and explosion insurance were very numerous and insistent.

A new law of New York state will permit fire companies authorized to write explosion insurance to also write bombardment insurance.

Gov. Whitman of New York has signed the bombardment insurance bill. Another

bill, expected to pass, permits the fire companies to also write insurance against riot and civil war.

Idaho

Geo. F. Steele, insurance commissioner for Idaho, resigned on April 1.

Colorado

Claude W. Fairchild has been appointed commissioner of insurance of Colorado to succeed E. R. Harper, resigned. Mr. Fairchild is a man of high standing and broad business experience and the appointment is favorably regarded throughout Colorado.

New Offices

Branch offices of the Continental and the Fidelity-Phenix are Chicago, Montreal and San Francisco.

The American Eagle Fire has a Pacific Coast department at 427-441 California street, in the Insurance Exchange building, San Francisco. Here also are the branch offices of the Continental and Fidelity-Phenix.

The Home of New York has promoted five men at the home office. Assist. Sec. Henry J. Ferris, with the company fifty-four years, is now Secretary Ferris. Wilfrid Kurth is also promoted to the secretaryship. He has been long with the Pacific and foreign departments.

We wonder if the Jalonicks still think so favorably of state rating. Texas losses last year were "something fierce," and they nearly always are. The state rate-makers have not been able to fit the punishment to the crime; but the Jalonick companies have been doing well, until last year, when the three in the Republic Underwriters averaged, on a gain in premiums, a loss incurred ratio of 76.6. Of course, there was the Paris fire, which doubtless helps explain the Austin 66.3, the Commonwealth 90.3, and the International 67.7 percent loss ratios.

Do you jump at or to conclusions?

California Wine Association Business Goes to Pockwitz Co.

Marsh & McLennan Lose the Line, After One Year

The large line of insurances on the properties of the California Wine Association—wineries, wines, machinery, etc.—has been given to the Leo Pockwitz Co., insurance brokers for non-board companies, San Francisco.

Marsh & McLennan were able to hold the line for only one year, and were unable to secure lower rates or prevent an increase, as we are informed.

There have been heavy losses on wineries in California, some years to the extent of double the premium receipts from this class of business. We wonder now whether the non-board brokers can place the entire line with non-board companies willing to write at a rate as low as or lower than the rates which board companies have found unprofitable.

The premiums, ranging from \$75,000 to \$100,000, make nice plums—or green per-simmons, as the loss experience may turn out.

The California Wine Association line was handled by the E. B. Haldan Co. (Martin O'Brien, manager) since 1895 until November 1, 1915, with one year's exception, a total of nineteen years, including the conflagration year. Unable to secure a promise from the Haldan Co. of a reduction in rates, the line was transferred from the Haldan Company to Marsh & McLennan in November of 1915.

Heavy losses on wineries, including those of the California Wine Association, brought about an increase of 25 percent in winery rates. This increase was suspended or annulled, with the understanding that a new schedule was to be adopted. This was in January, 1912. The experiences of the companies on wineries were carefully compiled, covering years down to and including 1915, when the Barton vineyard and other wineries were burned, and the year's loss ratio on this class of business was about 200 percent.

Marsh & McLennan, the placers, unable

to secure a reduction of rates for their clients, urged the Board to adopt a new schedule, but apparently too many years were covered by the schedule committee, for the results can not have been pleasing.

On December 1, 1916, the new schedule was adopted, and rates on all wineries were increased on an average about 25 percent. Since the new rates were approved the schedule committee has been active.

The Pockwitz Company brokerage firm have undertaken to place the California Wine Association business in non-board companies for three years at two of the former annual rates. This is the story we hear.

We shouldn't be surprised if the line or a large part of it again returns to the Haldan Company brokerage firm, who placed the business for nineteen years and gave entire satisfaction.

The California Wine Association does a large business and ships large quantities of its wines outside of California. If it were not for the repeated attacks on the wine industry by the "dries," no doubt the association would feel justified in sprinkling its principal wineries and thereby secure much lower insurance rates.

Patriotic

At the regular monthly meeting of the Insurance Brokers' Exchange, April 10, it was unanimously voted to remit all dues and assessments of members who join the colors.

Chicago Fire Danger

Chicago's double platoon law went into effect on All Fools' Day. The new law makes the "working" hours twenty-four, every other day. The old law made them forty-eight and then twenty-four hours "rest." Forty-three fire companies have been reduced to five men, and 113 to six men each. This cuts the firemen protection in two. The principal engines are now undermanned. The city alderman allowed the ordinance to "go through" because they were afraid of the labor vote. The fire hazard has been increased. There is no money to pay the needed 640 new firemen.

Tempest in the Nevada City Teapot

W. E. Wright, chairman of the committee on insurance rates of Nevada City, Cal., wrote a long letter to the Board of Fire Underwriters of the Pacific, protesting against a refusal to lower rates. The local chamber of commerce is very indignant because there appears a charge of two points on account of hills, "regardless of the present or future quality of the fire protection, and because no allowance can be made whether the fire department is composed of Chinamen with buckets or the present improved fire motor truck."

Mr. Wright, speaking for himself and the chamber and all Nevada Cityites, says "This is neither logic nor common sense."

Mr. Wright proudly displays this sample of his own logic and common sense:

"It is equally as unjust to require Nevada City to carry its own insurance by either paying premiums to exceed or equal its losses as it is to require an individual isolated building to do it."

The insurers, it appears, must not charge, besides losses, anything for special taxes, commissions, expenses, nor for conflagration possibilities in Nevada City, which is a charge for conflagration realities in similar cities. This is the Wright view.

"Careful investigations" by the local chamber of commerce reveal appalling gains by the underwriters. In five years fire losses have not exceeded \$32,000, while premiums paid have exceeded \$90,000. In five years the insurers have made \$23,000, which they have needed to pay excess losses in Los Angeles.

As the efficient and up-to-date Nevada City fire department "always confine a fire to the building in which it originates, the thrifty, knowing property-owners have for long insured only for sums covering the partial loss which can only occur.

Dist. B Manager DuVal poured oil on the troubled waters, with his usual good judgment and efficiency, and Wright now knows he is wrong.

Nevada City has a 50c annual basis rate for dwellings located within 300 feet of a hydrant on a 4-inch main. It has Book 3 tariff, framed for cities with reasonably

efficient fire protection, including water supply. The auto chemical and hose wagon would have been recognized if properly manned, but as long as manned by volunteers called from work or sleep by bells it was no improvement on the two hose wagons with horses and swinging harness. As there was no discrimination against Nevada City, certainly the citizens can not fairly ask for any discrimination in their favor. The Board of Fire Underwriters makes no arbitrary rates for any town or building or contents.

The Nevada City (Cal.) News jubilantly announces: "Non-board insurance companies have agreed to reduce rates in Nevada City at least 25 percent. Big cut welcomed by business men, they having tired of the vapory promises of the Board of Underwriters." As a whole, in California towns like Nevada City the fire insurers have never made any money at current rates. Board and non board companies are writing business as usual in Nevada City, we are told, notwithstanding the tempest in the teapot.

Liquidation of China Mutual is Completed

Arthur D. Hill, receiver of the China Mutual of this city, filed his final report this week with the supreme court, which will allow the report as soon as it has been approved by the Massachusetts department, when the balance of the funds on hand will be distributed among the policyholders and the concern go out of existence. It is estimated that the final dividend will be between 8 and 11 percent, making a total dividend of about 50 percent.

The liquidation of the mutual has extended over a period of eight years, much delay having been caused by litigation in the courts of Great Britain, Canada and New York. About 100,000 claims had to be passed on, more than half of which arose out of the deal by which the mutual, which transacted a marine business, took over the risks of the Dutch Marine Insurance Company. The receiver is to be paid \$10,000 for his services.—The Standard, Boston.

Like to like.

Condition and Affairs of the Risk-Takers

The Hanover is nearly a 5-millionaire, by a large gain in assets. Over \$100,000 was added to the surplus last year, and premiums gained some \$365,000. About 4 per cent was made on the underwriting account.

The Granite State made gains in 1916 but appears to have again lost a little money on the underwriting account.

The Girard F. & M. made a good gain in net surplus in the past year, that rampart rising to \$639,760. This old company has passed under the control of the Firemen's, which reinsured much of its business. The old officers continue in charge. E. E. Potter & Sons are the Coast representatives.

The Tentonia of Pennsylvania has \$200,000 capital and \$164,866 surplus. In the past three years it has made no money in underwriting. In ten years its losses and expenses have been 98.6 percent of the premiums, according to the Spectator Index.

The Minneapolis F. & M. increased its premiums very much last year, of which we hear that the gains were mostly made in the East, where spiders lie in wait. Losses incurred were 76 percent of the premiums, and the Eastern business is credited with being the cause of this. The ratio to earned premiums was about 90 percent. A hole was made in the net surplus. We are sorry.

Glens Falls

The conflagration-tested Glens Falls increased its premium income last year from \$2,432,624 to \$3,118,375, a gain of nearly 33 percent. Assets gained some \$552,400; net surplus gained \$133,637; reinsurance reserve gained \$236,166. An underwriting profit was made. E. E. Potter & Sons are the Coast general agents for this prosperous 6-millionaire company.

Imperial Fire

This New York company gained nicely, last year, in resources and business. The expense ratio was lowered. Assets gained over \$100,000 and it's reasonably sure they will total a million soon. Surplus to policyholders now exceeds \$500,000. A good underwriting profit is shown in the Coast Review Fire Chart.

The New Brunswick Fire increased its capital to \$500,000 and gained in net surplus, bringing its policyholders' surplus up to \$827,411, equal to nearly half its assets. Premiums increased nearly \$200,000 and the total was nearly a million.

The City of New York paid no dividends last year.

The Milwaukee Mechanics made gains all along. The increase of the net surplus from \$822,916 to \$1,018,572 is noteworthy. Dividends were 12 percent as usual. Loss ratio, 49.0; expense ratio, 43.4.

The individual underwriters, New York F. & M. Underwriters, as we note in the Spectator Pocket Index, had an incurred loss ratio of 74 percent, with 26 percent expenses, a total of \$100. But much of the premium income is still unearned, and therefore this association lost money last year; as did also the Norwegian Underwriters, whose surplus dropped from \$138,848 to only \$4,035.

The Niagara-Detroit Underwriters

This agency combination is composed of the Niagara, the Detroit F. & M. and the Michigan F. & M.

Behind its policies are nearly \$6,500,000 surplus funds as regards policyholders. The total assets exceed \$12,541,000. The Pacific Coast manager is Edwin Parrish.

The ad men met in San Francisco and testified that Fire Prevention Day is a good thing, reminding people to sweep out the year's rubbish—and leave it. Manager R. W. Osborn talked with his usual clearness on fire insurance rates and how they are made, and urged education of the public in the prevention of fires; and we forgot the invitation and the lunch, alas.

Washington mutual (and inter) premiums in '16, \$1,063,122; loss ratio, 49. Lumbermen's Indemnity Ex., \$138,902 prems. and \$111,242 losses, exactly 80 percent. The Farmers Mutual, with \$44,832 premiums, had 81 percent losses. The fraternal mutuals had 76 percent losses.

A. C. Olds is not now with George O. Hoadley.

GENERAL

Field Men's Notes

Manager Stoy announces the appointment of J. Robb Gay as special agent for the London & Lancashire Fire and the Orient, the English-American Underwriters Agency and the London & Lancashire Indemnity Co. of America, for Montana, Utah and southeastern Idaho.

Mr. Gay's headquarters are at Helena, and his field is Montana, Utah and southeastern Idaho.

Special Agent F. O. Vincent, who has been stationed at Spokane, Wash., for the German American Insurance Co. of New York, and the Phoenix of Hartford, has enlisted in the Officers' Reserve Corps, which goes into encampment in San Francisco on May 1.

Otho Hall, now special agent for the Vulcan Fire in Southeast territory, with headquarters at Los Angeles, is giving a good account of his stewardship, as we knew he would. He and Manager Keith together have visited a number of the old and new agencies of the Vulcan in the past two weeks.

The Board's chief surveyor at Butte, Mont., W. L. Harman, has been appointed successor to the late L. B. Rogers, as special for the Springfield and Newark in the Mountain field.

It appears that we erred in saying there were no bids for the printing of the Fire Underwriters Association of the Pacific.

Marine. — The Coast steamer Congress, damaged by fire off Coos Bay, will be repaired by its new owners, the China Mail S. S. Co.

Willard O. Wayman, of the Wayman & Henry general agency, has returned from a month's visit East.

The Chicago Bonding & Ins. Co. succeeds the Prudential Casualty and the Chicago Bonding. That's one kind of success.

The Arizona Fire will add \$200,000 to its surplus and capital

Non-Board San Francisco Premiums

In 1916 the companies not affiliated with the Board of Fire Underwriters wrote \$666,584 San Francisco fire premiums. In 1915 they wrote \$650,681.

The percentage of non-board business in 1916 was 17.4.

The percentage of non-board city business in 1915 was 16.7.

The total San Francisco premiums fell off \$63,789. The non-board companies gained \$15,903.

Explosion and Bombardment Insurance

The German American of New York is now prepared to write explosion and bombardment insurance, and as soon as the law will permit will also write war risks. The Phoenix of Hartford is writing explosion risks and has under consideration extending writings to explosion and war risks. Both companies are members of the Conference and will write the usual contracts at the current rates.

The Home is writing bombardment and explosion insurance.

The demand for explosion and bombardment insurance has increased considerably in the East and also on this Coast.

The Rochester-German Underwriters will also write explosion and bombardment insurance.

Insurance Commissioner McCabe of California has appointed Harry F. Rishbrough chief deputy insurance commissioner. This is a well deserved reappointment.

Compulsory Health Insurance. — The California legislature is considering an amendment to the constitution, which will permit the enactment of a compulsory health insurance law. The State Medical Society will oppose. The chief supporters of the proposed law are socialists and profiting politicians.

The Grass Valley board of education will insure all teachers and other employees under the California compensation law.

San Jose, Cal., is growing. It has a traffic policeman at First and Santa Clara.

Pacific West Fire Business in 1916 by Agencies, Departments and Companies

	Premiums.	Losses Inc.	Ratio
Elbridge G. Snow	\$2,225,152	\$1,181,394	52.4
Home of New York	2,098,762	1,103,494	52.5
Hartford Fire	2,005,218	743,894	37.1
Rolla V. Watt	1,752,504	717,148	40.9
Dixwell Hewitt	1,698,572	629,704	37.0
Wayman & Henry	1,631,171	572,431	35.9
Fireman's Fund	1,522,175	589,428	38.7
Geo. H. Tyson	1,440,788	487,668	33.5
W. W. Alverson	1,212,420	380,382	31.3
Ætna	1,128,851	335,834	29.7
Liverpool & London & Globe, Eng.	954,085	340,136	35.6
J. C. Johnston	932,893	295,854	31.7
E. T. Niebling	928,017	374,476	40.3
Edward Brown & Sons	927,477	395,915	42.0
W. S. Berdan	919,875	355,434	38.6
Geo. W. Dornin	916,501	421,359	45.9
Robt. P. Fabj	897,650	313,152	33.8
London Assur. (A. W. Thornton)	853,823	302,016	35.3
Sam B. Stoy	791,739	300,226	37.9
George O. Hoadley	780,098	326,033	41.7
Fidelity-Phenix	777,844	297,693	38.2
Christensen & Goodwin	698,463	356,173	50.9
Northern Assur. (J. C. Corbett)	687,938	286,517	41.6
Edwin Parrish	663,869	237,633	35.7
B. J. Smith	658,125	242,416	37.2
Northwestern Mutual	631,405	228,769	36.2
Norwich Union Fire	627,754	289,401	46.0
James H. Brewster	552,824	222,567	40.2
E. C. F. Knowles	535,822	223,961	41.7
Curtis & Bailey	509,828	172,558	33.8
Norwich Union (J. L. Fuller)	507,048	227,763	44.9
Northwestern National	495,865	167,209	33.7
E. E. Potter & Sons	486,432	232,101	47.6
Northwestern Nat'l (D. W. Clark)	485,525	166,974	34.3
Atlas Assurance (F. J. Devlin)	485,480	153,703	31.6
California	448,524	178,563	39.8
F. M. Avery	440,399	155,354	35.2
Harry H. Smith	432,677	164,538	38.0
New Zealand	408,528	111,194	27.2
F. M. Branch	404,566	140,624	34.7

As far as received the average loss ratio is 39.0.

	Premis.	Losses Inc.	Ratio
Selbach & Deans	\$ 370,010	\$ 147,382	39.8
Pennsylvania (R. W. Osborn)	367,312	149,610	40.7
Western Assurance	357,907	145,804	40.7
H. W. Letton	353,271	143,997	40.7
Seeley & Co.	315,866	141,173	44.7
Nat'l Union (Dixwell Davenport)	306,947	108,457	35.3
Milwaukee Mechanics	243,889	94,825	38.8
Miller, Henley & Scott	235,336	80,630	35.5
J. F. Cobb Co.	231,135	45,551	19.7
Germania Fire	206,198	73,106	35.4
H. W. Fores	205,166	85,717	48.1
Royal Exchange	203,083	44,758	22.0
Chapman & Nauman	200,757	73,540	36.6
Hanover	189,850	73,384	38.6
Vulcan Fire, S. F.	170,191	71,982	42.3
Franklin Fire	126,390	77,900	61.6
Geo. A. Crux	113,540	26,862	23.6
Stuyvesant	110,707	76,376	69.0
Michigan Com'l (Geo. W. Brooks)	107,634	39,585	36.7
Home Fire, Utah	105,097	48,001	45.7
W. S. Warren	104,321	43,420	41.6
John A. Hougard	102,794	19,265	18.7
Merchants, Colo.	99,383	42,910	43.1
Concordia	99,273	42,125	42.4
Arizona	96,636	20,627	21.3
Minneapolis	96,127	39,818	31.1
J. F. Magee	87,558	25,612	29.2
City of New York	85,139	33,025	38.8
Capital	67,454	33,507	49.6
Pacific States	65,900	37,186	57.2
Standard	61,647	18,095	29.3
Twin City Fire (fire and hail)	58,704	29,185	49.7
Rocky Mountain Fire	57,079	19,426	34.0
Allemannia	50,950	9,542	18.7
Hamburg-Bremen	50,162	18,053	36.4
Liverpool & London & Globe, N. Y.	47,887	16,447	34.0
Guardian	46,586	19,999	42.9
Nationale	41,580	7,886	18.9
Montana Fire	40,729	17,457	42.8
Automobile	38,753	14,517	37.4
Hanover (Wash.)	34,164	15,942	46.7
Century	33,824	15,743	46.6
Republic Undwrs. (J. H. Ankele)	33,211	3,967	11.9
Nevada	25,526	10,594	41.5
Pacific National	20,197	4,802	23.7
Citizens (Wash.)	19,229	13,618	67.2
Nord Deutsche (Wash.)	14,481	4,719	32.7
Reliance (Wash.)	11,121	8,920	80.2
National Ben Franklin (Wash.)	8,768	8,510	98.1
Northwestern F. & M. (Wash.)	2,119	373	17.6

California loss ratio about 32 percent.

CHIPS

—Sacramento.—A bill permits the insurance commissioner to use \$60,000 as a special fund to defray the expenses of conducting the department's business.

—Taft, Cal.—R. H. Anderson has opened an agency for health, accident and fire insurance. Why not life also? He has been appointed agent for the Continental and Fidelity-Phenix. Anderson says he will not cut rates. Anybody who cuts rates in Taft is crazy. But "wherever he finds a client who he believes is entitled to a reduction he will put forth every effort to bring it about."

—German companies operating in New York, through their American managers and trustees, must secure the sanction of the state insurance department before making any payment in excess of \$10,000.

—A San Francisco broker, doing a large business, puts on the back of his card: "When angry count ten before you speak; and if very angry count one hundred." I am told he counts one hundred sometimes.

—The Frankfort General in this country did a little better, or not so poorly, seemingly, in 1916. The premium income increased to \$1,081,428, but losses and underwriting expenses amounted to \$1,076,301. As the unearned premiums gained \$51,932, there was again a loss as regards underwriting and deficiency of income. The income was \$1,152,844 and the outgo plus the increase in unearned premium liability was more, being \$1,165,211. The outstanding losses, including the reserve for undetermined liability losses, are \$570,359 or 38 per cent of the assets in this country.

—The Evans companies, the American Eagle, Fidelity & Phenix and Continental, have opened their new Pacific department on the second and mezzanine floors of the Insurance Exchange building in San Francisco. The clerical staff was brought from the Western department (Chicago), which now has a greatly reduced area of territory. Supplies and records were shipped from Chicago.

—Aliens must pay a tax of \$8 on entering this country, excepting children under 16 years who accompany their father or mother.

—The Standard Fire Insurance Tables, 1907-1917. Standard Publishing Co., 953 Olives blg., Boston, Mass. Price 25 cents. An excellent annual, giving incurred and paid loss ratios, comparative rank of 80 million-naire agency companies. 10 years' company figures.

—The Argus Fire Insurance Chart, 41st year, by the Herald-Argus Co., Atlanta, Ga. Contains 10 years' company figures and totals, 10 years' net results, special ins. laws of all the states, where the companies write. Price 25 cents.

—The great American cry is "Come thru!" Policemen and constables and publishers, I am told, cry it in this crisis.

—A public rehearing on four insurance bills submitted by Ryan of San Francisco, known as the licensing of brokers, licensing of agents, anti-rebate and surplus line bills, resulted in their recommendation for passage by the assembly insurance committee. At the request of insurance representatives, authority previously given the state insurance commissioner to revoke licenses, was stricken out.

—To Our Central Empires Subscribers: The United States government will not now accept any mail for delivery to any of the enemy countries. You probably will not be able to read this announcement now, but—We are holding your copies of the Coast Review, awaiting the close of the war. They will contain valuable statistics of the business of the Pacific West, besides records of all important insurance events meantime. On request, back numbers will be forwarded to you, at the close of the war.

—Many men are discouraged by the depressing thought that they are chained to only one means of a livelihood. That very thought weakens them.

—Beware of a draught as of the sword.—Spanish proverb.

FIRE CHIPS

—Seattle. — The Lumbermen's Indemnity paid the balance of its Forest Mills loss, within the ninety days, as agreed. Both insurer and insured exchanged complimentary letters. The original difficulty grew out of evidence of incendiarism.

—Sacramento. — The governor has signed the new surplus line bill. The brokers' license, the anti-rebate and the agency qualification bills await the governor's signature.

—Montana. — Secretary Wyatt M. Paine of the Montana Fire writes us: "Our apparently small net premium, as compared with business written during the year 1915, is owing to the fact that we did not have reciprocal contracts during the year 1916."

—Ukiah, Cal., is being re-surveyed, with due recognition of any improvement in the fire protection.

—A bill before the California legislature provides that cities of the fifth and sixth classes, like Winters, may levy a tax for a fire department.

—Canada. — Fire premiums in 1916 were \$27,713,308, with 58.5 percent losses. The gain in premiums was nearly one million and a quarter.

—Edward E. Potter has returned from the South Seas.

—Concord, Contra Costa county, Cal., in the midst of grapes and corn, suffered the loss of its chief hotel and stores this week by fire.

—Yreka, Cal., chamber of commerce urges the city trustees to extend the fire limits now in anticipation of the promised boom building operations.

—Sorry. — I. J. Hirsch, who came to Los Angeles a year ago, writes us that owing to ill health he is unable to continue in the insurance business.

—Grass Valley, Cal., now has its third auto fire truck, thus motorizing all the fire department. The city paid \$1,200 and the volunteer hose company will raise the remaining \$1,050.

—Seattle. — Abuses of the rating law are coming to the surface.

—Grass Valley, Cal. — The Empire Mines Co. has installed automatic sprinklers, following the recent destructive fire.

—Placerville, Cal., has a new garage ordinance, allowing a wooden frame, with sheet iron or a veneer of brick.

—We are informed that the Prussian National has in Los Angeles, in addition to its regular local representatives, 57 brokers commissioned as agents who are combing the city for choice term and other business, at low rates. The policies are written in General Agent Prinsen's office.

—Oregon Decision. — Where insured accepted fire policy which did not follow his oral agreement, held, that he was thereby precluded from subsequently asserting that contract was contained in agreement; it having been superseded by policy. — *Greenberg v. German American Ins. Co.*, 163 p. 820. *Pacific Rep.*, April 16.

—The Hamburg-Bremen Fire gained in seven states of this field last year and fell off in only two. In California, \$16,067 premiums were written in 1916, \$8,164 in 1915 and \$17,033 in 1914. Altogether some \$14,573 premiums was gained.

—The Home is now writing explosion insurance, with liberal cover at reasonable rates.

—Best has just issued a memorandum, in view of the state of war, on the status of American policyholders of German companies.

—Ex-President Faymonville is taking the golf-bath-rest cure at Paso Robles, and is improving so fast that already he looks ten years younger.

—Southern California. — Mexican laborers are "muttering." They decline employment and loaf about. Incendiary fires by the low class of Mexicans are feared.

—Bombardment. — A New Jersey hotel seeks \$1,500,000 bombardment insurance. It faces the ocean. There are many such hotels along our Pacific Coast.

Licenses for Adjusters

Adjusters are now licensed in Massachusetts for a fee of \$2. Applicant states his employment for past five years, and files a certificate of competency and trustworthiness signed by three reputable citizens. If the insurance commissioner is satisfied, he must issue the license; but if later he finds that the licensee is incompetent or otherwise unworthy he must revoke the license. Adjusters' licenses are renewable at the discretion of the commissioner. A few other states have similar laws.

Compensation rates in New York are now 25 percent higher, as set forth in the new approved tariff.

Judge Gordon of Louisville rules that a niece by marriage has an insurable interest in the life of the husband of her aunt, quite as much as if she were his niece by marriage. In this case the insured had paid

the premium. The court held it was not a wagering contract, and the niece by marriage was not required to have an insurable interest.

The Press

"Insurance" of Cape Town, Africa, laments: "Notwithstanding the revived recruiting campaign, we get no advices of any additions to the role of insurance men for Oversea."

The Sunset Magazine of San Francisco is hotly scored by the Sacramento Bee for its apparent disloyalty.

For interest to policyholder and agent alike the Pacific News has perhaps no equal among company papers.

Workmen's compensation business last year, in the United States, appears to have yielded a good profit.

Labor opposes compulsory health insurance. The walking delegate prefers to handle the funds himself.

**THERE ARE ALWAYS GOOD OPPORTUNITIES
FOR THE RIGHT MEN with the**

Pacific Mutual Life Insurance Company

of California



FOUNDED IN 1868

Assets

\$38,727,196 62

Capital and Surplus

\$4,932,024 50

See for an Agency Contract in California

Managers for Life Department

KILGARIF & BEAVER, Inc.

Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Pacific Mutual Bldg., Los Angeles

Managers for Accident Department

F. A. STEARNS,

Shreve Building, San Francisco

The PASCHALL-JONES CO.

Story Bldg., Los Angeles

Paid-for Life Insurance, \$171,913,618 00

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1917) . \$12,149,848

NET SURPLUS, " . . . 5,176,150

E. F. BEDDALL

President

N. S. BARTOW

Secretary

GEO. W. BURCHELL

Vice-President

Gross Assets ^{JAN. 1} 1916 \$119,399,530

Exclusively Fire Assets 52,857,075

Net Surplus - - 24,462,872

Losses Paid - - 287,726,461

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager

LIVERPOOL, ENGLAND

DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
San Francisco, Montreal.  Agencies in all principal Cities and Towns



ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING. SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston,
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, R. S. Folger, Matt B. Evans,
P. S. W. Ramsden, C. A. Luhrs (automobile).

GENERAL**Dead Law Repealed**

Sacramento, Cal., March 17.—During its seventeen years on the statute books the law requiring newspaper articles of a personal nature to be signed it has never been enforced. Today the absurd law was repealed. Two years ago, after fifteen years non-enforcement, the equally silly law prohibiting cartoons and caricatures was repealed. One Moorehouse, of San Jose, was the author of one or both these "laws."

Fiat currency is again in circulation, "issued March 3, 1863," and re-issued by act of the congress this year. The government needs "the money." There is no gold or silver behind this re-issue.

High prices have not unsettled coffee.

H. C. Walburn of Huntington, W. Va., is a new representative of the Bankers Life of Des Moines, who has been making a brilliant success of his work in spite of the fact that he is a bank cashier and able to devote only a small part of his time to active solicitation. He began his service with the company in October and wrote only one application in that month, but by the middle of December he had registered with a total of \$72,000 of business. This is considered one of the most remarkable records ever made by a man new to the life insurance business and who is unable to devote his entire time to the work.

Boston fire premiums 1916 were \$5,659,639, a gain of \$713,514, according to The Standard.

Big Timber Conflagration Recalled

Big Timber, Mont., March 14.—Nine years ago on Friday, the thirteenth day of March, some rubbish was ignited near the stockyards by a passing engine. The wind was blowing as never in the history of Big Timber had it blown before. The water plant was not yet completed, and the bucket brigade could do little. At one time thirty-two stores and homes were on fire. For seven hours the fire raged. Burning shingles were carried far, and falling on wooden roofs started new fires.

California's Deficient Rainfall

Very generally, especially in the northern part, the rainfall in California is deficient, being less than the average or normal and scarcely more than half that of last season even date. At present, however, it is seasonal and greatly helpful.

The National Council of Insurance Federations, Fred L. Gray (Security building, Minneapolis), wrote a letter to a well meaning thinker, a member of a class who have argued themselves into a belief that workmen's compensation is so peculiar a form of insurance that it is logically a governmental function. This letter has been printed in pamphlet form, and entitled "The Relation of Commercial Insurance to the Workmen's Compensation Problem." Mr. Gray's arguments are more than sound—they are unanswerable. Neither in security or economy of management, neither in justice or liberality of settlements, will state insurance excel private insurance. Workmen's compensation is not more sociological than workmen's medical attention and burial service. If it is the duty of the state to compensate the injured workman, it is equally its duty to doctor or surgery or bury him.

A New York bill requires a premium charge for binders for the brief time covered.

"The Largest Fire Insurance Company in America."

Organized 1853



ELBRIDGE G. SNOW, President

STATEMENT, JANUARY, 1917

Cash Assets, January, 1917,	. . . \$40,047,514.55
Reserve as a Conflagration Surplus . . .	\$2,000,000.00*
Cash Capital	6,000,000.00*
All other Liabilities	19,395,766.42
Net Surplus	12,651,748.13*
Surplus as Regards Policyholders	20,651,748.13*

EXPLOSION INSURANCE
LIBERAL COVER REASONABLE RATES

Every Policy Issued Backed by the Largest Cash Assets of Any Fire Insurance Company in America.

STRENGTH

REPUTATION

SERVICE

FIRE PROTECTION

Davis, Cal., has bought a pair of hose carts and 700 feet of standard 2½ in. hose and a pair of nozzles. "The horse having been stolen, the stable door now has a lock." Davis not long ago had a consuming fire.

Richmond, Cal.—This city needs a combination pump and hose cart and additional hydrants, says the superintendent of the Pullman shops. This city claims 20,000 population. The buildings are scattered generally but there are several small congestions. It has three pieces of apparatus and 7,000 feet of hose, and 117 fire hydrants. Additional equipment to the amount of \$20,000 is promised, when rates may be reduced.

GENERAL

U. S. exports to Entente nations are increasing, in spite of U. S. boats.

Mexico City.—The neutrality resolution of neutrality in the war, between the United States and Germany was defeated in the lower house of the Mexican congress, it leaks out. War between Mexico and the United States within a month is predicted by some people who professed to have hints from members of Gen. Obregon's staff.

Puget Sound ports' exports in 1916 exceeded those of San Francisco port by 60 percent.

There are no national holidays in this country.

It is now time to write nation with a capital N.

Fire

Automobile

Marine

COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$ 14,750,000
Paid-Up Capital	1,475,000
Total Cash Assets, Gold	67,581,595
Total Liabilities, including re-insurance reserve	56,390,685
Cash Surplus to Policyholders	11,190,910
Total Amount of Claims Paid	198,018,581

Assets in United States Held by Trustees, \$10,885,362

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.

San Francisco

E. T. NIEBLING, Manager

R. C. MEDCRAFT, Assistant Manager

PACIFIC COAST DEPARTMENT	
324 SANSOME STREET, : SAN FRANCISCO	
Insurance Company of North America	
	OF PHILADELPHIA
Assets, : : :	\$23,389,465 34
Alliance Insurance Company	
	OF PHILADELPHIA
Assets, : : :	\$3,060,371 74
Yorkshire Insurance Company, Ltd.,	
	OF ENGLAND
U. S. Assets, : : :	\$1,108,158 60
Northern Insurance Company	
	OF NEW YORK
Assets, : : :	\$1,691,384 09
FIRE INSURANCE	AUTOMOBILE INSURANCE
MOTOR BOAT INSURANCE	
PARCEL POST and TOURIST BAGGAGE INSURANCE	
JAMES C. JOHNSTON, Manager	
J. K. HAMILTON, ASSIST. MANAGER	MCCLURE KELLY, ASSIST. MANAGER

FIRE

Incendiary Elevator Fires

Minneapolis, April 10. — Origin of mysterious fires which destroyed two large grain elevators here last night and another which threatened the bridge across the Mississippi river at Fort Snelling, is being investigated today. Guardsmen on duty at elevators near those burned said they heard shots in the vicinity of the buildings. No guards had been stationed at the burned structures. The loss was estimated at \$3,000,000.

Des Moines, Ia. — A grain elevator and contents destroyed by fire. Supposed cause, bombs, planted by enemies.

The Niagara Fire has organized an improved risk department.

Taft, Cal. — Wm. Roney's auto treading shop burned. The fire department did good work and saved the rest of the block.

Fresno, April 10. — During a fire in a local sanitarium early this morning, all patients were rescued by the nurses. The loss is estimated at \$10,000. The top floor was badly damaged by flames and water.

Porterville, Cal., Apr. 6. — John Dollar's house destroyed last evening. Cause, explosion of a gasoline stove. Some insurance. Two blocks of hose laid, but pressure thru small mains was light.

Lost Hills, Cal. — This oil town destroyed by fire. Power line down and water supply cut off.

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS**. Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE---West Coast - San Francisco Life Building, San Francisco, Northwest corner
Pine and Leidesdorff Streets

ARIZONA

The Navajo ruins are to be restored by the Smittsowian Institution. These ruins are on the Indian reservation, 175 miles walk north of Flagstaff.

IDAHO

Malad, Ida.—Patriotic fervor of 16 students has resulted in the disruption of the local high school. The 16 young men, comprising the entire male section of the school, presented themselves at the United States army recruiting station with the intention of entisting. Fourteen were accepted. The two others were rejected on account of being under age.

UTAH

The new state-wide alcohol prohibition law becomes operative on August 1. Utah also has anti-cigarette and tobacco laws.

LIFE

The International Life and the American National Assurance, both of St. Louis, have ceased to write in Oregon.

The life companies generally report large gains in new business in the first

quarter of 1917 as compared with the same three months in 1916. What do these remarkable gains signify? An abnormal increase of prosperity? or fear of being called to "the front"?

The New York insurance superintendent will not, at this session, urge the legislature to reduce workmen's compensation acquisition cost to 10 percent.

GENERAL

California March Bank Clearings

	1917	1916
San Francisco	\$368,404,901	\$269,936,163
Los Angeles	138,444,000	108,565,209
Oakland	22,547,779	17,272,686
Sacramento	10,134,846	8,091,592
San Diego	12,209,879	10,560,765
Fresno	6,977,623	4,413,309
Stockton	6,910,863	4,820,252
San Jose	3,140,796	2,758,189
Pasadena	6,588,563	4,411,299
Bakersfield	3,241,791	2,352,567
Santa Rosa	1,114,135	837,361
Long Beach	3,116,835	2,785,848

THE COAST REVIEW

Extracts from letters that please are these:

"Your insurance magazine helps me to talk insurance intelligently and with a good impression on my clients."

"Somebody sends me a frothy paper which I toss at once into the waste-basket. I guess the editor of the Gush gets full on s'cream sodas twice a month. But I read, and keep on my desk, the old reliable Coast Review, which I have been paying for these 20 odd years."

THE LARGEST INDEPENDENT FIRE INSURANCE OFFICE ON THE PACIFIC COAST

AUTOMOBILE FIRE SPRINKLER LEAKAGE INSURANCE
PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY

Organized 1824

THE NEW BRUNSWICK FIRE INSURANCE COMPANY

Organized 1826

THE NORTH RIVER INSURANCE COMPANY

Organized 1822

MERCHANTS FIRE ASSURANCE CORPORATION

Organized 1910

NEW JERSEY FIRE INSURANCE COMPANY

Organized 1910

WM. W. ALVERSON, Manager

H. T. UNGEWITTER, Asst. Mgr.

374 PINE STREET, SAN FRANCISCO, CAL.

AUTOMOBILE DEPARTMENT

L. V. BENTLEY, SUPERINTENDENT

Special Agents—Portland: A. M. Lovelace, W. E. Helfrich; San Francisco: R. L. Ellis, T. B. Clarke;
Los Angeles: T. J. Keleher; Salt Lake City: W. T. Booth

TERRITORY:—Alaska -- Arizona -- British Columbia -- Washington -- Oregon -- California -- Nevada
Utah -- Idaho -- Montana -- Hawaiian Islands.

Insurance Placed Anywhere in the United States and Dominion of Canada

VULCAN FIRE

Insurance Company

OF OAKLAND, CAL.

Capital, \$500,000 00

Net Surplus, 428,526 90

Surplus to Policyholders, . . 928,526 90

Cash, Bonds and Secured

Loans, 1,048,906 67

Other Assets, 57,727 19

Total Assets, 1,106,633 86

J. F. CARLSTON, PRESIDENT

Underwriting Department

249 Pine St., : San Francisco

ARNOLD HODGKINSON, SECRETARY

H. B. KEITH, MANAGER

Wood You Believe It

New York, April 16. —Twelve cottages were destroyed by fire today and twelve others damaged, with an estimated property loss of \$200,000, at Rockaway Park, a residential section of Long Island. Members of the Home Defense League, organized after

the war with Germany began, saved threatened property by fighting the flames.

LIFE

A certain Chicago widow is one woman in the United States who is glad that her husband did not put off buying insurance until next year or after Christmas. He bought a \$4,000 policy in the Bankers Life Company of Des Moines, in July, 1916, and died on November 8th, 1916, at the age of 60 years. His total payment on the policy was one annual premium and the total payments to the beneficiary will amount to \$4,438.80 plus dividend additions which will be paid on the anniversary of the policy each year. The husband elected that his beneficiary should benefit from his policy on the monthly income plan and his widow is now receiving monthly checks for \$36.99 each, which will continue for a period of ten years.

The Provident L. & T. will double its capital. Perhaps then it will publish its dividends—or the state insurance departments will make it do so.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$3,270,655 00

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

BURGLARY

Freewater, Or.—Slover's store, the largest mercantile house in this city, was robbed early in the morning and goods valued at \$700 taken. The burglars took the car of Henry Musselman from his garage and without filling the radiator with water drove it to Walla Walla, badly damaging it. The goods stolen consist of silks, dress goods, suits, shoes and jewelry, the burglars taking the best material in the store. This is the 10th burglary in this city within the last two years.

FIRE

Reno, Nev., is motorizing part of its department, and will sell horses and apparatus. Recently there was a bursting of water mains, with resulting damage to streets.

Insurance mentions the case of insuring eggs in cold storage, where the rate of \$1.20 was reduced to 11.7 cents by the installation of sprinklers. As the heat, 190 degrees, required to operate the sprinklers is abundantly sufficient to cook the eggs to destruction, the conundrum is, was the value of the sprinklers as a rate reducer sanely computed?

ARE YOU PLEASED?

IF NOT, SEE

US

**POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
Occidental Life Insurance Co.
OF CALIFORNIA**

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$29,800,000

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.—V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets \$1,936,279.77

Liabilities in United States 1,112,315.18

Surplus \$823,964.59

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

FIRE

Oakland, April 8.—Fire of unknown origin this morning destroyed the E. S. Sessions planing mill at Fourth and Washington streets. The loss was \$40,000. The big wooden building

covered a city block. Spectators said the blaze appeared to envelope the entire building at once. The fire department was unable to check the flames.

FIRE**NIAGARA FIRE Insurance Company**

Assets, - \$8,375,413.00 Surplus to Policyholders, - \$4,031,778.00

DETROIT FIRE & MARINE Insurance Company

Assets, - \$2,449,752.00 Surplus to Policyholders, - \$1,624,593.00

NIAGARA - DETROIT UNDERWRITERS

Assets, - \$12,541,094.00 Surplus to Policyholders, - \$6,448,847.00

EDWIN PARRISH, Manager*Pacific Coast Department 334 Pine St., - San Francisco***AUTOMOBILE*****Always A Place******For Dependable Agents***

THOSE who can not only write applications but deliver policies, and are energetic in their methods. Good positions are ready for such men.

**UNION MUTUAL LIFE
Insurance Company**

PORTLAND, MAINE.

ARTHUR L. BATES, PresidentAddress ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.**GEO. ELLIOTT HUNT, Manager**
Shreve Bldg., San Francisco**T. H. McAllis, Manager, Board of Trade Bldg.**
Portland, Ore.**P. B. Duren, Manager, Boston Block, Seattle.**
Wash.**J. E. Evans, Manager, Vancouver, B. C.****GERMANIA****FIRE INSURANCE COMPANY,****NEW YORK.****ORGANIZED 1859.**

Statement, January 1, 1917.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,553,704 22
Liabilities - - - - -	4,222,485 60
Net Surplus, - - -	3,331,218 62
Surplus for Policyholders	4,331,218 62

HEAD OFFICE**Cor. William and Cedar Sts.**

Flowing in the Pacific ocean and Bering sea, from American lands, are eight principal and tributary rivers—the Colorado, Columbia, Gila, Sacramento, San Joaquin, Snake, Willam-

ette and Yukon—very few compared with the very many emptying into the Atlantic ocean and Gulf of Mexico. The United States is pre-eminent for rivers—and fires.

American Central

INSURANCE COMPANY
of St. Louis

Established 1853

Assets, \$4,142,834

Surplus to Policyholders, \$2,032,736

Losses Paid, \$32,271.012

St. Paul

F. & M. INSURANCE COMPANY
of St. Paul, Minn.

Established 1865

Assets, \$12,288,618

Surplus to Policyholders, \$4,895,060

Losses Paid, \$61,660.970

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

Mercantile

F. & M. UNDERWRITERS
of St. Louis

Minnesota

UNDERWRITERS
of St. Paul

Assets \$4,142,834

Surplus to Policyholders 2,032,736

Assets \$12,288,618

Surplus to Policyholders 4,895,060

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers

Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.

1817

OUR CENTENNIAL

1917

FIRE ASSOCIATION

Of PHILADELPHIA

Cash Assets, - \$10,046,848.04

Surplus to Policyholders, - \$3,268,204.43

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$33,436,313.38

Surplus to Policyholders, - \$14,298.86

F. M. AVERY, Manager

Pacific Coast Department: 242 - 244 Sansome St., San Francisco

Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.

FIRE

Green River, Wy., March 27.—Whole business block burned; five occupancies.

San Jose, Cal., April 4.—Fire today destroyed the Garden theater, a landmark for the last thirty-five years, with a loss of \$20,000, partly covered by insurance.

Willows, Cal., March 26. — Guy Garnett's home burned yesterday, during absence of family. Cause, supposed explosion of lamp. Garnett's

household goods were insured. House, owned by Sac. Valley Improvement Co., not insured.

Albuquerque, N. M., March 30.—Br. merc. bldg. of H. J. Trotter, \$3,500 loss, covered.

Acquitted. — F. H. Hamilton, mining engineer, of Pasadena, Cal., charged with setting fire to his house, said to have been insured for \$26,000, was acquitted by a jury. Evidence showed that the accused was registered at a hotel in Ocean Park, a few miles away, when the fire occurred, August 4, 1915.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

BENJ. J. SMITH,
MANAGER

FRED'K S. DICK, Assistant Manager

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.

of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts

Incorporated 1849

Total Assets	\$ 11,961,976 31
Total Liabilities	9,447,523 51
Net Surplus	2,514,452 80

SURPLUS TO POLICYHOLDERS, \$5,014,452.80

NEWARK

Fire Ins. Co.

of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey

Incorporated 1811

Total Assets	\$ 2,270,251 00
Total Liabilities	1,363,463 00
Net Surplus	406,788 00

SURPLUS TO POLICYHOLDERS, \$906,788.00

150 Sansome Street,

: San Francisco

GEORGE W. DORNIN, Manager

JOHN C. DORNIN, Asst. Manager

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING

J. E. CRANDALL C. H. ANDERSON

FRANK H. YOUNG

H. K. NOURSE

Near Willows a \$10,000 school building is under way.

The tide at Seattle rises and falls 12 feet; at San Francisco, 5 feet.

Home Life Insurance Co.

(Now Purely Mutual)

256 BROADWAY, NEW YORK

GEORGE E. IDE, President

THE fifty-seventh annual report shows insurance in force of \$133,493,000, an increase during the year of \$7,832,827. The Company paid the policyholders in 1916 \$3,536,233, of which \$628,406 was in dividends or premium refund. Its insurance reserve fund was increased by \$1,300,000, and the Assets are now

\$32,821,462.

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital	\$1,000,000.00
Surplus to Policyholders . .	1,756,262.00
Assets	4,439,430.00

DIXWELL DAVENPORT, Manager

METROPOLITAN DEPARTMENT

San Francisco National Bank Bldg., 454 California Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
509 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. 1. Hollingsworth Bldg., Los Angeles, Cal.

WM. P. CASSELL, Oregon, British Columbia and
Western Washington, 923 Leary Bldg., Seattle

Doctors Disagree

"When doctors disagree who shall decide?" The Medical Society of the State of New York favors the compulsory health insurance bill, while the New York County Medical Society has adopted resolutions opposing it. The medical provisions of the bill are naturally the feature under discussion by the doctors and while the last named society disapproves of these the state society commends them as "far in advance of anything ever attempted in the health insurance line to safeguard public health." Now here is a decidedly diverse sentiment regarding the same thing by the medical profession and it is quite safe to assume that the members of both societies are actuated by the same motive, their own interests. It is not so much that the bill if enacted into law would make business for the doctors as that it would put a large class of unprofitable business in the "sure pay" list. While now and then a physician may be found who is a philanthropist and places his services at the disposal of all regardless of their ability to pay, most of them are very keen for the financial end of it. That the doctors would like to have the bill enacted because it would reduce illness we are not inclined to accept at its face value. The provision in the compulsory health insurance bill for the payment of physicians for the treatment of the poor looms up large and possibly receives more attention than the very cogent arguments presented against the measure. We are not inclined to regard very seriously, therefore, the support of social insurance by physicians either individually or through their organizations. It is more or less biased.—The Indicator.



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122 Halleck San Francisco

ESTABLISHED 1894



INSURANCE CO.

HOME OFFICE
NORTHERN LIFE BLDG
SEATTLE
U. S. A.

A WESTERN COMPANY
With "Western" Prestige

INSURANCE IN FORCE
\$13,000,000.00

ASSETS
\$1,250,000.00

Combination "3 in 1" Policy Contracts, for Life, Accident and Health Insurance written in any Form—Life, Endowment or Term—having liberal Cash, Loan, Automatically Extended Insurance, and Permanent Disability features.

**GOOD AGENCY CONTRACTS to
RELIABLE "LIVE" INSURANCE MEN.**



Insurance in Force, \$415,000,000.00

BANKERS LIFE COMPANY, DES MOINES, IOWA.



INDUSTRIAL CONCERNS throughout the land are proving the patriotism of business by insuring entire staffs or employees. The Prudential will lend a hand—make it easy for firms to insure their workers.

Family Insurance has placed America First in Life Insurance, and Group Insurance will help to keep it there.

The Prudential has a fine Group plan. Group Insurance is endorsed by every concern that has tried it. Send for brief, forceful, descriptive circular.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

Incorporated Under the Laws of the State of New Jersey

FORREST F. DRYDEN, President

HOME OFFICE, NEWARK, N. J.

FIRE

The Hartford Agent for February seems more than usually interesting. See "Testing Matches," "Evolution of the Fire Engine," (picturing hand, horse-steam, horseless-steam, and the

latest, the gas-electric automobile fire engine, with gas-electrically operated pumps, with no smoke nor ashes, nor yet any noise), and "Hartford Department Store Fire," showing value of water curtain and wire-glass.


 Coast Review's
 

PACIFIC FIRE CHART

1917

RESEMBLING THE 1916 CHART BUT WITH A NEW FEATURE

Companies' Coast Fire Business Totals.

Companies' Business by States of Pacific (As far as reported at the time of going to press).

Five Years Ruled Figures for Comparison.

Oldest Fire Chart in the West.

Original Features, Including Digest of 12 Months' Court Decisions.


 WILL BE ISSUED EARLIER. PRICE 25 cts.
 

Declaration of Independence

In one of the exhibits of the federal government at the World's Fair at San Francisco was a copy of the Declaration of Independence. The first draft was in the handwriting of Thomas Jefferson, who in later years admitted that he was its author. Mr. Jefferson's original draft was changed somewhat by the committee to whom it was submitted (by John Adams and Benjamin Franklin) before it was reported to Congress.

The original engrossed copy is on parchment. The text and the signatures beginning to fade, in 1894 it was hermetically sealed between sheets of glass and placed in a steel cabinet with the original signed copy of the Constitution, where it now reposes.

In this case at the Panama-Pacific

fair was also shown a drawing of the Philadelphia house in which Jefferson wrote the draft of the Declaration of Independence.

There died recently a man (Judge Joel Moody) who wrote a little book, filled with parallel passages, in which he essayed to take from Jefferson the credit of authorship. It was asserted that not until the real author died was Jefferson credited with the authorship. Moody's sensational little book was entitled "Junius Unmasked; or, Thomas Paine the author of the Junius Letters and the Declaration of Independence." We are told by a friend that Judge Moody afterward acknowledged that he had drawn wrong conclusions from the "deadly parallels," and that Jefferson was the actual author as well as the drafter of the Declaration.

A meter is three and three-tenths over six-tenths of a mile. A centi-foot—about. A kilometer is a little meter is about two-fifths of an inch.

The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

ANNUAL STATEMENT, DECEMBER 31, 1916

Assets	\$13,788,795 23
Liabilities	9,708,052 97
Capital	1,000,000 00
Surplus over all liabilities	3,080,742 26
Losses Paid to December 31, 1916	56,090,684 58

This company issues contracts as follows:

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange,
San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th
St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS—C. W. Rohrer, LOS ANGELES; Rod E. Smith, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

Pacific Branch—Southeast corner Sansome and Pine Sts., San Francisco

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COAST REVIEW'S PACIFIC FIRE CHART for 1917. Price 25 cents

Wm. Sexton's Incomparable "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid; \$2.00 morocco. Flexible binding and size for the pocket

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts., 3 copies 25 cts.

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1, cloth bound

The Pacific Year Book is no longer published

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH
(which are but a small part of total fire assets of the Company) **\$8,926,952.00**

E. G. RICHARDS, Manager

W. S. BERDAN, Deputy Asst. Manager

GEORGE M. WARD, Resident Sec'y Local Dept.
234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:

E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 504 Empire State Bldg., Spokane, Wash.,
E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith,
24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco.

AGENTS WANTED

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye. They will pay you a handsome commission, too.

Scottish Union and National

**Insurance Company
Of Great Britain.**

Organized 1824,

**FIRE - LIGHTNING - TORNADO
AUTOMOBILE - SPRINKLER LEAKAGE**

North American Branch:

Hartford, Conn.

**JAMES H. BREWSTER
MANAGER.**

FIELD REPRESENTATIVES:

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Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,
706 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,
Montana and Idaho

H. W. FORES, San Francisco, Cal.,
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201 Sansome Street**

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PACIFIC FIRE MANUAL

— *Twelfth Edition*

WITH COLORED DIAGRAMS

WITH REVISED FIGURES

\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.00

For Sale by Coast Review

122 Halleck St., San Francisco

FIRE

Meridian, Cal.—The fire of March 22 destroyed these stores: Sacramento hardware, I. S. Losey general mdse., Dauthy's cigars (where the fire started); these halls: Odd Fellows, New Meridian; these garages: Meridian and Stephens; a blacksmith shop and barber shop and pool parlor. The north wind was blowing at the rate of

30 miles an hour, and in a few minutes the entire section was ablaze. The bucket brigade used up all the town water soon and then began carrying water from the Sacramento river. The effort to get aid from the Colusa fire department failed.

Petaluma, Cal. — M. Lerer, merchant, will probably install sprinklers in his buildings.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.
OF TORONTO (INCORPORATED 1851)

UNITED STATES ASSETS	\$3,329,177.74
LIABILITIES IN UNITED STATES	1,850,645.84

Surplus **\$1,478,531.90**

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO
MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$35,000,000.00.

Svea Insurance Co.
of Gothenburg

Agricultural Insurance Co.
of Watertown, N. Y.

Globe & Rutgers Fire Ins. Co.
of New York, N. Y.

Hamilton Fire Insurance Co.
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It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.00

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

Rice Gun

At 719 Market street, San Francisco, the government has one of its recruiting stations. In the window is the Rice gun which, without smoke or flash or noise or powder or recoil, fires 3,000 large bullets a minute. This

gun looks like a pot. Bullets are poured into the top and by electric power are whirled around at a terrific speed. By centrifugal force they leave the gun in three directions from three apertures at the same speed. These bullets are easily caught.

The Pioneer German Fire Insurance Company in America



Hamburg-Bremen
Fire Insurance Company

HAMBURG, GERMANY

Organized in 1854

Entered United States in 1858

Total Losses Paid in the United States, \$27,000,000

United States Branch : 123 William Street, - NEW YORK

H. N. KELSEY, Manager

AGENTS WANTED IN UNREPRESENTED POINTS

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President JOHN M. TAYLOR, Hartford, Conn.

Insurance in force, 107,262 Policies for - \$253,439,405.12

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1916,	-	-	-	-	\$310,337,255.71
Total returned to Policyholders, as above noted, in same period	-	-	-	-	319,548,729.00
Excess of amount returned	-	-	-	-	9,211,473.29

ORGANIZED 1797

The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

Assets, Over \$13,000,000.00

Losses Paid, Over \$100,000,000.00

Pacific Department :

J. L. FULLER, Manager

FRANK L. HUNTER, Asst. Manager

234-236 Sansome Street
SAN FRANCISCO

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$39,000,000.00

**TOTAL LOSSES PAID
SINCE ORGANIZATION:**

\$270,000,500.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed	\$1,250,000 00
Capital Paid Up	250,000 00
Cash Assets	3,555,720 34
Net Surplus	2,437,479 71

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents
Since January, 1882

E. L. BARRY, Manager

320 California Street, San Francisco
[Babcock Building]

PHŒNIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

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General Agent for Pacific Coast

MUNRO ENGLISH,

Assistant General Agent

222 SANSOME STREET

Security Building
(Entrance on Halleck Street)

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building
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SAMUEL APPLETON, U. S. Manager

Accident Policies

Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employees. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.

CHAS. J. OKELL & CO.

General Agents, - - San Francisco, Cal.
Royal Insurance Building

FIRE PROTECTION

The two fire engines at Petaluma, Cal., will be provided with Guther searchlights. A double Corey hydrant has been installed at the corner of Douglass and Fair streets. Paying the firemen of the paid department a minimum salary of \$5 a month is under consideration. Baker street has a new 6-inch water pipe.

Menlo Park, Cal.—The fire district commissioners have bought the latest type of Seagrave motor engine with a pump capable of throwing a 3½ inch water stream at a 200 pressure. Additional hydrants will be installed, plus a fire alarm system.

Marysville, Cal. — The addition of two motor engines and hose wagons will not secure a reduction in rates—but they prevent a contemplated advance. Rates here are considerably lower than in Oroville and Chico.

Stockton, Cal. — At a test by the fire department two motor engines threw water from the top of a nine-story bank building to the top of the court house. The bank building is amply equipped, and affords protection to buildings within a radius of 100 feet.

Vallejo, Cal.—Fire Chief Clarke and the city engineer are preparing a map showing the size of every water main, location of all fire hydrants and alarm boxes, and sizes of all valves connected with the water system.

Lodi, Cal.—This town has been resurveyed. The strict observance of the fire-limits ordinance and the removal of frame buildings is gradually reducing rates in the business section.

Fresno, Cal.—Contract has been let for a new fire house on ls. 21 and 22 in bl 97. The successful bidder furnished a certificate that he is carrying unlimited compensation insurance.

Sprinklered Steamboats

The steamers Gold and Petaluma of the Petaluma & Santa Rosa Railway Co. have both been equipped with a fire protection in the shape of a sprinkler system of the automatic type and the kind required by the Steamboat Association. The sprinkler system covers the entire main deck space on which cargo is stored as well as the entire forecabin of each vessel in which are the quarters of the crew.

The sprinklers are similar in design to those at the local winery, tannery, G. P. McNear Co. and Camm & Hedges plants. In addition there is a watchman and also the steam fire plant with fire hose buckets, etc.

FIRE

Gridley, Cal.—Tank of gasoline used to supply the burner under coffee-heater in the Fink hotel blazed up and threatened to put the Fink on the blink. The fire was put out without much damage.

Placerville, Cal.—Mrs. Julia Mortimer's home, on Sacramento street, caught fire but the women put out the fire before the firemen came. As the nearest hydrant is 1,500 feet away, should a fire well start in this district, as the Republican says, it would be almost impossible to save the building. The paper pertinently adds: "And Placerville wants a cheaper insurance rate."

ESTABLISHED 1873

Office of Edward E. Potter

General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND
TRIED

GLENS FALLS INSURANCE COMPANY

Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,736,755 00 UNDIVIDED Profits . . . \$2,371,107 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . . \$5,198,253 00 UNDIVIDED Profits . . . \$ 836,745 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . . \$2,277,456 00 UNDIVIDED Profits . . . \$ 638,415 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$7,237,594 00 UNDIVIDED Profits . . . \$2,453,009 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,552,644 00 UNDIVIDED Profits . . \$892,343 00

GERMAN-AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$791,007 00 UNDIVIDED Profits . . . \$252,775 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

APRIL

A Useful Publication

In its 46th year

ALASKA

The new law of this territory makes it a misdemeanor to drink any liquid containing alcohol in a public vehicle or station, or in any public place or in any road or street; and also a misdemeanor to be intoxicated and disturb the peace of any person. "Every person who shall keep . . . or give away intoxicating liquors shall be deemed guilty of misdemeanor." All houses, boats, etc., including drug-stores where alcoholic liquors are stored or given away, etc., shall be deemed common and public nuisances. The lease of a convicted tenant is made void. Any convicted pharmacist loses his license for one year. Wines for sacramental purposes are permitted. The law goes into effect January 1, 1918. The word "beverage" appears once in the act; the words "beer" and "ale" do not appear.

Alaska has a population of only about 10,000 natives.

Territorial taxes are limited to 1 per cent of assessed values; municipal taxes, 2 percent.

Much of the second-class mail is undelivered in the winter. In this respect the American government is less liberal and less enterprising than the Canadian government, which delivers all the mail to Dawson all winter.

Alaska has a wonderful present but a much more wonderful future.

WASHINGTON

The I. W. W. at Spokane have formed the Lumber Workers' Association, as a subsidiary nucleus for the "migrating" laborers of the lumber camps of the "Inland Empire."

Andrew Palmer tried to "palm" an insurance company by setting fire to a house at 4723 45th ave s., Seattle. He used a timed candle and got safely away, but the firemen found the tell-tale evidence. Palmer was arrested; he wisely pleaded guilty and hopes to get out of the "pen" by the time the war in Europe comes to an end. His accomplices are said to have been R. Myers and Fred Bratner.

CALIFORNIA

Yreka is improving, and asks somebody to start a good hotel.

Healdsburg, Cal. — The town property insurance, reduced to \$15,000, was divided among Wattles, Hall & Miller, Warfield & Barnes and Guy Wolcott. The automatic fire alarm system has been deferred.

VALLEJO

The fire and water departments and the city engineer are preparing a map which will show the size of every water main in the city, location of fire hydrants and fire alarm boxes, size of the valves connected with the water system, what districts are affected by these being turned off, etc.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

SUN INSURANCE OFFICE
OF LONDON

COLONIAL
FIRE UNDERWRITERS
AGENCY

MECHANICS & TRADERS
OF NEW ORLEANS

NATIONAL
OF HARTFORD

MICHIGAN
FIRE AND MARINE
OF DETROIT

SUN
UNDERWRITERS AGENCY
OF LONDON

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ASSISTANT GENERAL AGENTS

Sansome and Sacramento Streets

San Francisco, Calif.

Branch Offices : Los Angeles, Cal., Portland, Ore., Seattle and
Spokane, Wash., and Denver, Colo.

AGENTS WANTED IN EVERY CITY, TOWN AND VILLAGE.

1863

54th YEAR

1917

FIRE

AUTOMOBILE

MARINE

Organized in 1863

Fireman's Fund

Insurance Company

Incorporated under the Laws of California.

401 California Street - San Francisco, Cal.

Company's Building

Capital, \$1,500,000.00 Assets, \$13,445,953.99

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CHARLES P. EELLS

VICE - PRESIDENT

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A. W. FOLLANSBEE, Jr.

MARINE SECRETARY

H. P. BLANCHARD

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JOHN S. FRENCH,

ASSISTANT SECRETARY

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E. T. GENTRY, Manager

Atlanta, Georgia

Atlantic Marine Department

FRANZ HERRMANN, Manager

79-85 Wall Street, New York

VOL. 91
NO. 5

MAY
1917

SEE PAGE
.....

THE
Coast **INSURANCE**
Review
PROTECTION

An Insurance Journal and Directory
IN ITS FORTY-SIXTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

Fireman's Fund Subscribes for \$250,000 Liberty Loan Bonds
Atlanta's \$2,000,000 Insurance Loss
Looting of the Pittsburg Life & Trust Ins. Co.
Non-Board Competition to Receive Board Attention
An Oregon Supreme Court Decision
A Michigan Marine Decision
C. A. Henry Elected President of the Board of Fire Underwriters
of the Pacific
Newark Fire Is Purchased
Conventions of Coast Insurance Federations
German Companies Are Losing Public Property Insurance
Oregon Marine and Casualty Figures
Canadian Northwest Fire Figures
Ruling That School Districts Cannot Insure in Mutuals
Many Companies Begin Writing Explosion and War Damage
Risks
Royal Arcanum in Receivership
Pointers for Life Insurance Sellers
Death of General Agent Curtis

Circulating Extensively in all the
States and Territories of the Pacific
West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in
South America, Japan, China and
Australasia

The Great Fire Insurance Company of the World
ASSETS IN UNITED STATES, - \$15,827,439.35



The statement of the condition of the United States Branch on the 1st of January, 1917, in accordance with the laws of the State of New York, is as follows:

Assets	\$15,827,439.35
Liabilities	10,366,693.76
Surplus	\$ 5,460,745.59

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		
Thus showing EXCESS OF EXPENDITURE of			\$1,744,116
And INCREASE OF ASSETS in the same time of			101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$152,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852
In Company's New Building
444 California St., San Francisco

ROBERT P. FABJ, Manager
THOS. H. ANDERSON, Asst. Manager
GEO. F. GUERRAZ, Deputy Asst. Manager

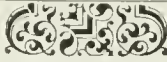
Special Agents:

R. G. BRUSH

R. H. ROUNTREE
CHESTER S. MYRICK

HARRISON HOUSEWORTH
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LOGAN B. CHANDLER
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FIRE

MARINE

CONFLAGRATION-PROOF INSURANCE

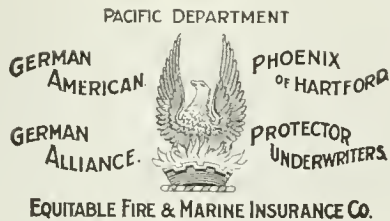
TOTAL ASSETS OVER \$43,806,000.00

LOSSES PAID TO DATE

PAID SAN FRANCISCO CONFLAGRATION

\$191,994,000.00

\$6,000,000.00



GEO. H. TYSON GENERAL AGENT.
HERBERT FOLGER, ASST. GENL. AGENT

SAN FRANCISCO.

AUTOMOBILE — RENTS — PROFITS, USE AND OCCUPANCY —
TOURIST FLOATER — MAIL PACKAGE —
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AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE

MARINE DEPARTMENT
220 SANSOME ST., SAN FRANCISCO
CHAS. A. HULME,
MARINE BRANCH MANAGER



Representing

The Mutual Life Insurance Company

of New York

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents, Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

Benedict Arnold an Incendiary

"Among the first comers to St. John (New Brunswick), was Benedict Arnold, who spent several years of his exile by the waters of Passamaquoddy, on the islands and on the mainland (says the National Geographical Society). At St. John he engaged in trade, and in 1788, in his store, occurred the first of the fires which have so frequently ravaged St. John. The loss was heavy, but, as the chronicler takes pains to set down in italics, "it was said to have been well insured." One of the results of this was a libel suit, brought by Arnold against his partner, who had charged him with setting fire to the store in order to gain the insurance. This case was one of the first to occupy the attention of the new courts

of the province. Arnold's verdict was two and sixpence (36 cents). It is recorded that Arnold's "known fraudulent dealings and haughty deportment made him very unpopular with the people," who on one occasion "showed their resentment and contempt by suspending his effigy in public labeled "Traitor" in such position as to be easily seen from his house. It was then committed to the flames amid loud huzzas." In 1794 Arnold closed his business at St. John and sailed for the West Indies, whence he made his way to England and died unmourned.

The Insurance Federation is fighting all health insurance bills.

Hillsboro, Or. April 15.—The G. H. P. Lumber plant burned today.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00

Net Surplus, 324,870 00

Total Assets, 1,286,477 00

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

**HOME OFFICE: Company's Building, 550-558 Sacramento St.
SAN FRANCISCO. CAL.**

Special Agents and Adjusters

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A. N. LINDSAY, Seattle, Washington; H. DUKINFELD, Los Angeles, California;
R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;
MILTON HALEY, B. A. SIFFORD, San Francisco

**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,
and at the rate of "Dollar for Dollar."**

LONDON & LANCASHIRE FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

New York Department
57 and 59 William Street
A. G. McILWAINE, Jr.,
Manager



Western Department
39 So. La Salle St., Chicago
CHARLES E. DOX,
Manager

Pacific Department: 332 Pine Street, San Francisco, Cal.
SAM B. STOY, Manager

GEO. ORMOND SMITH, AGENCY SUPT. San Francisco W. B. HOPKINS, LOCAL SECY.
J. P. YATES, AGENCY SUPT., Los Angeles, Cal.

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THE Standard Accident

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Of Detroit, Mich.

LEM W. BOWEN, President

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Cash Capital, \$1,000,000

Gross Assets, - 5,421,992

Claims Paid, - 20,779,387

Writes Accident and Sickness Insurance, Accident Policies Provide for—Unlimited Indemnity, Beneficiary Benefits, Accumulations, Optional Benefits, Hospital Indemnity, Combination Features, Surgeons' Fees Where no Claim for Disability is Made, Special Benefits for Sunstroke, Freezing, Etc.

Accident and Sickness Insurance for Women.
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THE COAST REVIEW

122 Halleck Street

San Francisco

CALIFORNIA

Salinas. — The Andresen Variety Wood planing mill is now located at 212 Monterey st., in a new building, 40x80. All shafting and belting are installed under the floor and is so en-cased that there is no danger of any workman or visitor becoming en-tangled or injured in it. All require-ments of fire and indemnity under-writers have been complied with.

San Francisco's board of works is authorized to tear down all shacks in the fire limits, the cost thereof to be a first lien on the property. These shacks were erected by tacit toleration after the 1906 conflagrations.

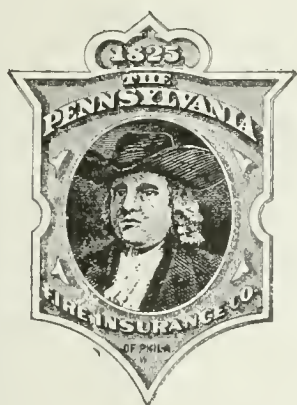
April 30 was Raisin Day. Travel to and from the Raisin City (Fresno) was so great that trains were delayed.

The insurance bureau of the Oak-land chamber of commerce has been organized, with B. F. Shapro chair-man, S. E. Jackson vice chairman, and W. B. Brandt, I. H. Clay and H. W. Beam executive committee.

The new California Council of De-fense is to be active in the prevention of incendiary fires, especially the burn-ing of grain, fodder and provisions, during the war.

The new state Normal school build-ing is to be on the site of the California building on the World's Fair grounds, where the wind blows hardest thru the straits and the fog is sucked thru a funnel. If not a real estate frame-up, this is a device to get business for the municipal railway.

The Bankers Life is entering Ten-nessee.



THE PENNSYLVANIA

FIRE INSURANCE COMPANY

of Philadelphia

Assets Jan. 1, 1917, \$8,534,397.00

Surplus to Policyholders

Jan. 1, 1917, 3,108,909.00

One of the Oldest and Strongest Fire Insurance Offices
in the United States

Pacific Coast Department:

244 Pine Street, - SAN FRANCISCO

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SPECIAL AGENTS: A. C. McConnell C. V. McCarthy F. A. Lathrop

The Metropolitan Life Insurance Company

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

Do You Believe It?

The Electrical Experimenter says electricity induced by the friction of a fur coat worn by Surgeon Spear, U. S. N., grounded through an automobile standing on wet ground and caused a spark which exploded the gasoline, burning him severely and destroying the machine. Surgeon Spear had walked some distance to his garage in his fur coat and rubber boots. The friction of the flapping coat against his legs generated the electricity, and his rubber boots insulated him from the ground and allowed his body to store it. A spark did the rest.

Reinsurance

An Illinois bill proposes that a fire insurer shall not reinsure more than half the gross line. The direct insurer is responsible for his reinsurer.

BOMBARDMENT and FULL WAR COVER

(Where State Laws Permit)

Against Damage by Attack from LAND, SEA OR AIR

Covering Also Civil Commotion, Including Strike,

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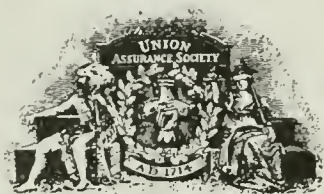
HENRY EVANS, President

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Founded in 1714

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OF LONDON



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Raymond C. Gillette, Spokane; Leigh H. Robins, Los Angeles.

THE FREE LANCE

The famous toast by Commodore Decatur was:

"Our country, may she always be right; but, our country, right or wrong."

Those are my sentiments—and yours, and the enemy's, of course.

A new name is needed for "this" United States. I suggest "Mercury," for as a people we are now more mercurial than the Latins.

The view of the entire bay of San Francisco from "Nob" hill is now blurred a bit by the new S. P. building frontage.

A GERMAN

The tuberculosis germ was discovered in 1882 by a German—Dr. Koch.

NEWS

"The Mexicans and Japanese are of a like race."—Herr Dr. Alfred Zimmerman.

Every scoundrel is a coward.
Every coward is a slacker.
Every slacker is a sponger.
Every sponger is a beggar.

The California State Fund asks authority to cut the minimum rate. Private companies must exact the minimum rates in competition with the machine-building Fund. Insurance agents have no rights which "the machine" is bound to respect.

PREPARE

Prepare for a war with Mexico, for a sudden peace, for a strike, for a higher cost of living, for more fires, for lower rates, for lower acquisition cost, for board and non-board scrapping, for the sinking of a hospital or relief ship, for a new life insurance company, for a retiring fire insurance company, for 10,000 new laws which will never be enforced, and for another declaration of a state of war.

Pride croweth before a fall.

Some men may be good because they are weak but no man is weak because he is good.

Firemen dearly love to ride in an auto—at the city's expense of course.

You have 11 chances out of 12 to recover after you swallow the bacteria of typhoid fever.

The things that worry you may be the essential differentiations that preserve your sanity. So don't worry.

Of 500,000 American fires in 1915, 21 per hundred were strictly preventable, 38 were partly preventable, and 41 were from unknown causes. Nevada leads in fires that were preventable, with 44 percent of its total. Idaho is next, with 38, and Utah is third, with 35, and New Mexico, 34.

WORN NOTES

Mayor Mitchell of New York will now permit a Lusitania memorial meeting.

President Wilson signed the war resolution of Congress on April 6, thus committing U. S. to the fifth war beginning in the "opening" month of April.

We all are ready to sacrifice the wife's relations in this great war—perhaps a son-in-law too.

At least, when this cruel war is over we shall have friends in Europe.

Our great life companies will not be able to invest much in war bonds paying less than the legal reserve rate.

It is now evident that the Prussians blundered when they failed to attack helpless US first, and collect a hundred billion indemnity.

No nation can be trusted farther than it is bound by its interests.—George Washington.

When all the nations are prepared for war, then there is no war.

Pacifism and "pork" are much the same—twin partners.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$8,146,446.99

Surplus as to
Policyholders
\$13,146,446.99



Cash Assets Now
\$26,693,568.89

Losses Paid
in
98 Years

\$157,580,591.00

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

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SAN FRANCISCO**

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HARTFORD FIRE

Insurance Company

Chartered 1810



FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE

Assets, January 1, 1917, **\$29,878,349 00**

Surplus to Policyholders, **10,682,226 00**

DIXWELL HEWITT, General Agent

ADAM GILLILAND, Assistant General Agent

438 California Street, SAN FRANCISCO

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MAY, 1917

The Coast Review

INSURANCE

Subscription, \$3 a Year

In the 46th Year

Foreign, \$3.50

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THE MONTH

It now seems probable that this year the United States fire business will return little or no underwriting profit. So far the business has been conducted at a fire and expense loss of about 115 cents on the 100 of premiums. On this Coast, while premiums are falling off somewhat, losses are notably less than for the same time last year.

The greatest scandal in the history of life insurance was uncovered. A Pittsburg life insurance company was sold to adventurers, who purchased the capital stock with borrowed money partly and with the company's own money partly. The total sums looted amount probably to \$2,000,000. Arrests of men implicated in the great swindle have been made.

The Board of Fire Underwriters of the Pacific held its annual meeting and elected new officials and adopted measures designed to give some relief from non-board competition.

The United States government began the publication of a daily official bulletin under order of the President by the Committee on Public Information, George Creel, chairman.

Our Best Legal Digest presents at some length an Oregon fire decision and a Michigan marine decision. Other fire and casualty rulings have more than ordinary interest.

The California rating bill died in committee as the legislature adjourned.

It is reported that the United States branches of German companies are suffering a considerable loss of business and will probably have a high loss ratio this year.

The Pacific Fire Chart of 1917, by the Coast Review, issued from the press, containing the usual comparative company figures and business by states of the Pacific West.

We have always felt a little doubtful about the Pittsburg Life & Trust Company, because it appeared to be organized merely to take over and exploit moribund life insurance companies. The character or want of character of the recent directors may be estimated from their action in turning over the control of \$24,000,000 of trust funds, of which they were trustees, to unknown men who, it transpires, were adventurers, unknown and impecunious.

Life insurance companies that are always "in the market" to buy control of other companies in difficulties should be viewed with suspicion.

Montreal, a city like San Francisco in population, and at the head of the ocean navigation via the St. Lawrence, paid over \$3,000,000 fire premiums last year.

At Portland the Insurance Federation of Oregon listened to a debate on the two-platoon system. Capt. Grenfell favored the double platoon, while Jay Stevens of the fire prevention bureau and James J. Sayer, secretary of a building owners' association, opposed. The latter presented statistics from owners in fifty cities; the two-platoon men presented favoring views from fire chiefs in cities which are trying this expensive plan which adds to the high cost of living.

The prime reason for compensation and social insurance by the state is to create offices and build up "machines"

for the official bureaucracy. Next, the tax-assessor will be required to add a premium charge for the insurance of buildings, as in Germany.

A maiden lady aged 92 died the other day in a town in England, after staying in bed seventy-two years. At age 20 her parents refused to allow her to marry the young man of her choice. She "took to her bed" and staid there, but tho without exercise she retained her health and appetite and strength until death.

In our Civil War some regiments lost from 60 to 84 percent of their men in a single battle. In the days of muskets soldiers fired point blank at each other when separated only by a stone fence—and they were untrained men.

In the present great war the percentage of killed and fatally injured in battles of European soldiers is less than 10 percent of the total under arms. These figures may have to be revised later, but the losses in mortality due to battles is much less in this European war, in proportion to the number of men under arms, than were the losses in the Civil War of 1861-65.

The Southern Pacific Co. lost \$152,560 last year by fire, as against \$250,049 in 1915, despite \$600,000 worth of fire-fighting equipment, including one fire boat and seven salt-water pumping stations, and 4,200 chemical extinguishers.

INSURANCE IN THE HIGHEST COURTS

RECENT RULINGS

FIRE INSURERS IN COURT

OREGON

Greenberg v. German American Ins. Co. 163 Pacific Rep. 820

Acceptance of Policy

Where insured accepted a fire policy which was not in accordance with the oral contract for insurance, he cannot, having retained it without objection, contend that the true contract should be found in the oral agreement, for it was supplanted by the written policy, and insured had no option to rely either on the policy or the oral agreement as he desired.

Actions—Defenses

Where the policy issued pursuant to an oral agreement as to insurance did not follow the agreement, and it was alleged that the policy which should have been issued would have been subject to Laws 1911, p. 279, the insured cannot in an action to recover on the oral agreement independent of the policy recover where suit was not brought within the time limited by such law.

Previous Parol Agreement

The court said:

In brief, in point of law it is disclosed by the plaintiff's pleading that there are not two contracts between the enforcement of which the plaintiff may elect. *Kleis v. Niagara Fire Ins. Co.*, 117 Mich. 469, 76 N. W. 155, is a parallel case. It is there held, according to the syllabus, that:

"One who accepts a policy of insurance issued to him upon his written application

cannot ignore the writings, and sue upon a preliminary parol agreement to issue a policy of different form; his remedy, in case of fraud or mistake, being the reformation of the contract in equity."

In *Agricultural Ins. Co. v. Fritz*, 61 N. J. Law, 211, 39 Atl. 910, the complaint was to the effect that a wife acting as agent for her husband orally agreed with the insurance company that it should insure certain property in his name and execute and deliver a policy to that effect. She even paid the premium which was accepted by the company. The officer with whom she dealt stated to her that they were not then ready to issue the policy, but would send the paper through the mail. Subsequently a policy of insurance, written upon the blank used by the insurance company, made in her name as insured, came by mail to the wife, who accepted and retained it with her valuables until after the property insured was destroyed by fire. It was there held that:

"The contract made by the company was that which was stated in the policy, and was not a parol contract for insurance with the husband." 163 P. 820.

Title—Waiver

A provision invalidating policy "if interest of insured be other than unconditional and sole ownership," being for insurer's protection, may be waived by it.

Where insured had sold property and taken notes in payment and took out a policy thereon with agent's knowledge of conditions, the company

will be held to have waived provision invalidating policy in such cases. — *Westchester Fire Ins. Co. v. Smith*, 193 S. W. 275.

Broken Condition

An insurance policy provision that a broken condition avoids the policy renders it voidable only, and requires prompt notice and return of unearned premiums.

The insurer's failure to return an unearned premium and notify assured of its election to avoid the policy within a reasonable time after learning of a broken condition waives such breach. *Caledonian Ins. Co. v. Indiana Reduction Co.*, 115 N. E. 596.

Gasoline

Where an insurer knew, or should have known, of insured's use of gasoline when policy was issued, but did not return a premium until more than two years after the fire, a policy prohibited against use of gasoline was waived.—*Id.*

Without Waiving Rights

Insurer may investigate circumstances attending loss by adjuster or other agent, even if insured is put to expense or delayed, and may have appraisals of values made without waiving rights under policy.

Assignment

Where policies on lumber were assigned to buyer of lumber, on consent of insurer, effect was new contracts of insurance issued to buyer as owner of lumber.

Adjuster May Bind

Having investigated circumstances of loss, adjuster, upon whose power in-

sured knows of no limitation, may bind insurer by action, and may, for insurer, deny liability and waive furnishing of proofs of loss and policy provision that suit shall not be begun until 60 days after furnishing proofs.

Adjuster and Insured—

Their Agreement Is Conclusive

In absence of fraud or mistake, agreement between insured and adjuster of fire insurance company as to amount of loss and value of property destroyed, embodied in proof of loss with schedule presented by insured to insurer, held conclusive on both parties. — *Wilms v. New Hampshire Fire Ins. Co.*, 161 N. W. 940.

Not Waiver of Rights

Where blanks for proofs of loss furnished by insurer recited that furnishing of blank to assured and preparing of proofs by adjuster or any agent was not waiver of rights of company, such recital was not notice to insured of curtailment of general power of adjuster to agree to amount of loss.—*Id.*

False Swearing

To defeat right of an insured under provisions of fire policy upon basis of false swearing, held that it must not only be found that he swore to that which was false, but that he did so with fraudulent intent. — *Barrett v. Connecticut Fire Ins. Co.*, 161 N. W. 916.

Interest—Tax Sale

Under policy conditioned to be void if interest of insured was other than unconditional and sole ownership, insured could not recover for a loss if at

the time of issuing of policy and for some time thereafter the title stood in the state under tax sale though subject to redemption.—*Perrin v. Stuyvesant Ins. Co.*, 74 So. 110.

—

Cancellation—Waiver by Insured

Where insured signed a cancellation of the policy, he waived a provision allowing five days' notice of cancellation.

Whether insured canceled his policy is not dependent upon the insurer's agent canceling a premium charge, where insured trusted such agent, who also handled his real estate business, to do so.

Cancellation of a premium charge against insured by the insurer's agent does not affect insured's legal rights, when made without his knowledge or consent.

That insured did not understand he was signing a cancellation of his policy, and did not know the insurer's agent had been instructed to secure such cancellation, is insufficient to invalidate the instrument in absence of fraud.

Evidence that insured did not know what he was signing is insufficient to justify setting aside his written cancellation of a policy because of fraud. *Globe Fire Ins. Co. v. Limburger*, 193 S. W. 222.

Evidence that insurer's agent also handled insured's fire insurance business for a long period is insufficient to establish an agency to receive notices of cancellation, where such notices had always been given directly to insured. *Id.*

Cancellation

Where policy provides for cancellation on five days' notice to insured, action of insurer's agency on timely notice from insurer, canceling policy one day before loss, without notice to insured, did not discharge it, or defeat recovery thereon.

Waiver by Parol of Local Agent

Notwithstanding clause in fire insurance policy, as authorized by Code 1913, forbidding agent's waiver of provisions except by written indorsement, condition requiring notice and proofs of loss may be waived by parol by local agent.

Notice and Proofs of Loss

Provision of fire insurance policy requiring notice and proofs of loss is waived by conduct of insurer or its agent amounting to a recognition of liability, or by acts reasonably inducing insured to believe that proofs are not required.—*Lusk v. American Cent. Ins. Co.*, 91 S. E. 1078, May 5, 1917.

Payment of Premium to Agent

Where insurer's authorized agent places insurance through agent employed to act generally for him, to whom insured pays premium, etc., insurer cannot escape responsibility for his acts, though he is not designated as its regular agent, or as an agent.

Waiver of Forfeiture

Where insurer, with full knowledge of facts out of which a forfeiture arose, by its acts recognized policy as a subsisting contract and induced the insured to so act and to incur expense, it waived conditions under which forfeiture arose.

Theft While Moving Goods Threatened by Fire

If while moving insured's property from threatened loss or damage by fire, or after its removal and before insured has time to put it in place of safety, a theft of some of the goods occurs, it is incidental to risk, and insured may recover for such loss.

Restriction against loss of goods by theft is incompatible with the requisite that insured shall use all reasonable means to save them from impending destruction or damage from fire.

Where fire insurance policy requires insured, under penalty of nonrecovery, to do something which will almost inevitably result in a loss, insurer cannot escape liability by policy provision against liability for loss occurring from insured's performance of such act.

Duty of Insured to Save Property from Impending Loss

It is insured's duty to use all reasonable means to save and preserve the insured property from impending loss or damage from fire.—Queen Ins. Co. v. Patterson Drug Co., 74 So. 807, May 12, 1917.

[The standard policy clause reads—"This company shall not be liable for loss caused directly or indirectly by . . . ; or by theft; or by neglect of the insured to use all reasonable means to save and preserve the property at and after a fire, or when the property is endangered by fire in neighboring premises," etc.]

Incumbrance—Petition

Action on policy, providing that unless otherwise provided by indorsement it should be void if property became incumbered by chattel mortgage, wherein petition showed such incumbrance when policy issued and did not

allege insurer's knowledge thereof, or any indorsement or waiver, was properly dismissed. — Johnson v. Pacific Fire Ins. Co., 91 S. E. 4067.

Sale—Transferring Policy— Right to Unearned Premiums

Where church trustees sold property insured against fire, and insurer had notice of purchasers' right in policy which also was sold, it should have notified trustees or purchasers of refusal to carry policy in favor of purchasers.

Fact that no actual writing was made transferring or assigning fire policy to purchasers of property does not affect actual agreement transferring it.

Where plaintiffs bought building and fire policy thereon from church trustees, they bought right to have policy transferred or assigned to them, provided insurer agreed, and, if insurer should not agree, they bought right to have paid them unearned premiums after surrender.—Bealmer v. Hartford Fire Ins. Co., 193 S. W. 847.

Removal of a Part of Goods

Removal by insured of a considerable portion of the insured merchandise to another place of business, and failure to have the transaction entered on his books of account, invalidated the policy. — Governale v. Interstate Fire Ins. Co., 74 So. 791.

Conflicting Clauses

Where there are conflicting clauses in an insurance policy, the one which affords the most protection to the insured will control.—78 So. 807.

MARINE INSURER IN COURT

MICHIGAN

Loud v. Federal Ins. Co. et al. 161 N. W. R. 928

Compromise and Settlement

Compromise settlements are favored, and will not be set aside by the courts except on satisfactory evidence of mistake or fraud or unconscionable advantage.

**Settlement—Setting Aside—
Laches—Abandonment**

The owner of a vessel which was stranded and sunk in dense fog, having abandoned the vessel to the insurers under the terms of the policy, entered into a compromise settlement with the insurers, whereby in consideration of payment of a fixed sum he agreed to satisfy all claims against the vessel and abandoned his assertion of a constructive total loss.

A salvage company which first straightened the vessel, its sinking having obstructed the channel of a river, and then raised the vessel and brought it into port, performed the last work under a contract with the insurance company, allowing it to either pay a fixed sum or one-half of the salved value of the vessel. After part payment of the amount agreed upon between the parties, knowledge that the salvage company contended that the insurer had elected to pay the stipulated sum instead of one-half of the salved value of the vessel was brought to the owner's notice, the salvage company libeling the vessel for its claim. In such proceedings the vessel was sold and several years thereafter the owner filed a bill to set aside

his compromise settlement and reinstate his written abandonment of the vessel.

Held, that he was guilty of laches, having unnecessarily delayed seeking to set aside the agreement.

The decree below reversed, and bill of complaint dismissed, with costs to the appellants.

**Compromise Settlements—
Rescission**

In such case, where the owner allowed the vessel to be sold under the salvage company's libel instead of bonding it, he is not entitled to set aside the compromise agreement, as the insurer could not be restored to statu quo.

Agent's Authority

An agent of a marine insurer to whom notice of loss was required to be given is not entitled to exercise on behalf of the insurer an option as to whether a salvage company should be paid one-half of the salved value of the vessel or stipulated sum for salvage.

**MISCELLANEOUS INSURERS
IN COURT****Automobile**

A policy insuring an automobile against theft does not insure it against larceny by trick and device, in pursuance of a conspiracy to obtain possession by the device of a written agreement to sell it for the owner.

An answer held to admit the theft, but to allege that it was committed by a person in plaintiff's employment, so as to be sufficient under the terms of the policy.—*Delafield v. London & Lancashire Fire Ins. Co.*, 164 N. Y. S. 221.

Assignment to Auto Owner

A policy to one who had previously disposed of his interest in an automobile was void, and its assignment to the owner of the machine transferred nothing.

Oral Contract

An oral contract to insure an automobile expired where the insurance company issued a policy purporting to agree with the verbal understanding and insured retained it over five weeks.

An oral contract to "cover" means insurance for a reasonable time under all the circumstances. — *Mowles v. Boston Ins. Co.*, 115 N. E. 666.

Liability Denied—**Suit Therefore Not Premature**

Where burglary policy provided no suit should be brought until three months after particulars of loss had been furnished, particulars were furnished January 9th, and company notified disclaimed liability, making no objection to proofs, action was not prematurely commenced March 9th. — *Horwitz v. United States Fidelity & Guaranty Co.*, 164 P. 77. May 7, '17.

Assignment

After loss has occurred covered by employer's liability policy, held, that insured may properly assign policy in consideration of assignee's payment of judgment covered thereby. — *Pacific Coast Casualty Co. v. General Bonding & Casualty Ins. Co.*, 240 F. 36.

Honest Mistake of Judgment

Insurer's honest mistake of judgment in refusing to compromise claim against insured employer held not to

render insurer liable to insured for amount, over and above face of policy, paid by insured in satisfying injured servant's judgment. — *Wynnewood Lumber Co. v. Travelers' Ins. Co.*, 91 S. E. 946.

No Implied Authority

A surety company's agent has no implied authority, without receiving an additional premium, to verbally substitute an obligation for an unlimited sum without conditions for a written contract in a limited sum based on specific conditions. — *Meegan v. Illinois Surety Co.*, 193 S. W. 899.

Settling for Excess Damages

A clause of an indemnity insurance policy restricting the right of settlement by assured held not to prevent insured from settling a claim against it for the amount of damages in excess of the amount covered by the policy. — *General Accident, Fire & Life Assur. Corp. v. Louisville Home Telephone Co.*, 193 S. W. 1031.

What Total Disability Is

Total disability under an accident insurance policy held such disability as prevented substantial performance of every part of the business, or as required the insured, in the preservation of his life and health, to desist from the transaction of his business. — *North American Accident Ins. Co. v. Miller*, 193 S. W. 750.

Where the beneficiary of an insurance policy had been induced by fraud to accept a settlement on the policy, and was unable to return the amount received, she may recover on the policy

PACIFIC COAST FIRE BUSINESS IN 1916

FOR YEAR ENDING DECEMBER 31, 1916

(This Table Originated by the Coast Review in 1872.)

		Net		CALIFORNIA BUSINESS						TOTAL PACIFIC COAST BUSINESS					
		San Francisco Premiums	Amount Written	Premiums Received	Losses Paid	Ratio Losses to Premiums	Losses Incurred	Ratio	Amount Written	Premiums Received	Losses Paid	Ratio Losses to Premiums	Losses Incurred	Ratio Losses to Premiums	
CALIFORNIA		\$	\$	\$	%	\$	%	\$	\$	\$	%	\$	%		
California Capital	Geo. W. Brooks, Sec'y	69,525		220,974		46,413	21.374	75,181	34.0	26,928,275	448,524	175,376	39.1	178,563	39.8
Fireman's Fund	J. F. Landis, Sec'y	5,639	2,919,441	46,413	15,374	33.1	22,294	48.0	3,984,241	67,454	25,225	37.3	33,507	49.6	
Pacific National	Louis Weinmann, Sec'y	107,997	37,476,327	596,982	182,923	30.8	178,825	30.0	90,584,467	1,522,175	672,524	44.2	589,428	38.7	
Vulcan Fire	H. C. Bronson, Sec'y	852		20,197		4,802	23.7			20,197				4,802	23.7
OTHER - AMERICAN	A. Hodgkinson, Sec.	9,289	4,624,345	76,581	1,001	41.2	34,477	45.0	10,053,111	170,191	70,077	41.3	71,982	42.2	
Aetna	Wm. H. Breeding	190,792	4,182,081	655,319	0.998	29.0	181,988	27.7	73,797,773	1,128,851	338,142	29.9	335,844	29.7	
Agricultural	Edw. Brown & Sons	17,617		106,646		29,384	41,775	39.4	13,306,435	199,432	93,792	47.0	92,969	47.1	
Alleman Fire		5,626		29,384		3,308	11.2		3,530,758	50,950	9,542	18.7			
Alliance	James C. Johnston	10,784	3,273,615	46,652	27.0		3,308	11.2	3,530,758	50,950	9,542	18.7	11,172	21.0	
American, N. J.	Geo. O. Hoadley	29,552	9,877,055	141,156	27.6		44,819	31.8	16,443,052	247,635	83,635	33.8	54,294	45.0	
American Central	Christensen & Goodwin	28,398	8,169,949	119,694	30.7		38,582	32.2	17,233,546	295,624	134,739	45.5	134,863	33.8	
American Druggists			557,978	8,106	16.6		1,349	16.6		8,106	1,349	16.6		1,349	16.6
American Eagle	A. G. Nason	22,270	2,762,468	36,542	3	19.5	7,316	20.0	2,762,468	36,542	143	19.5	7,316	20.0	
Arizona	Paul St. John	2,302		13,305		8,468	63.6		4,040,637	96,636	17,782	18.4	20,627	21.3	
Automobile	Pacific Departments	6,259		28,258		13,939	49.4		3,148,701	38,753	11,460	29.5	14,317	37.4	
Boston	Curtis & Bailey	9,648		70,294		20,307	28.0		16,286	23.0	111,832	32,703	29.0	26,964	24.0
Camden Fire	Geo. O. Hoadley	5,465	1,955,511	28,487	12,511	43.9	14,693	51.6	4,265,779	65,657	33,969	53.7	30,490	46.4	
Citizens		9,481	5,060,899	64,771	21,696	33.5	24,597	38.0	5,060,899	64,771	21,696	33.5	24,597	38.0	
City of New York		13,867		53,558		18,813	35.0		18,813	35.0	85,139	24,891	29.2	33,025	38.8
Colonial Fire Under's	Wayman & Henry	15,145		96,335		29,346	30.4		14,605,232	229,600	80,917	35.2	81,602	35.6	
Columbian National	J. F. Magee	10,110		40,312		12,513	31.0		40,312				12,513	31.0	
Commercial Union Fire	E. T. Niebling	3,788	1,836,899	23,316	2,498	10.7	956	4.1	3,252,359	42,658	9,413	22.0	7,559	17.7	
Commonwealth Fire, N. Y.	W. S. Beidan	2,446	2,628,317	37,955	7,679	20.2	8,252	21.7	6,703,429	102,618	31,768	30.9	35,917	35.0	
Concordia Fire	Selbach & Deans	5,120	15,226,293	33,357	790	30.6	10,205	30.6	5,972,542	99,273	43,122	42.4	42,125	43.4	
Connetquot Fire	Benjamin J. Smith	40,960		231,594		790	29.7		73,261	31.6	26,746,728	445,300	156,997	35.2	
Continental Fire	Arthur G. Nason	78,243	42,180,042	516,155	1,535	30.0	148,200	28.7	42,160,042	516,155	155,135	30.0	148,200	28.7	
County Fire	Curtis & Bailey	1,798		53,547		22	2.2		1,510		10,417		4,199		
Delaware Underwriters	Selbach & Deans	5,953		53,547		48.4	26,435	48.4		116,831	17,651	40.8	47,651	40.8	
Detroit F. & M.	Edwin Parrish	5,544	2,326,134	30,301	1	21.5	10,052	21.5	4,322,231	64,488	17,364	26.9	20,492	31.7	
Detroit National	J. F. Magee	4,148		17,646		1	4.4	25.2	1,123,812	5,124	4,137	25.8	4,204	26.2	
Dubuque F. & M.	Pacific Depts.	27,724		79,895		20,533	25.7		123,477	128,214	22.8	28,214	22.8		
Eastern Underwriters	Edw. E. Potter & Sons	6,170		29,111		14,767	50.7		60,930				26,602	43.6	
Equitable F. & M.	Geo. H. Tyson		2,391,748	37,339	66	34.3	11,133	30.0	4,161,447	68,719	29,599	43.0	25,939	37.7	
Fidelity-Phoenix	Arthur G. Nason	57,724		369,453		134,358	36.3		777,844	297,693	38.2	297,693	38.2		
Fire Association	Frank M. Avery	48,885	11,101,288	157,816	4,407	30.6	48,034	30.6	18,262,203	298,552	97,783	32.7	100,990	33.8	
Firemen's	Edw. E. Potter & Sons	22,792		90,359		47,354	52.4		140,919	75,520	53.5	75,520	53.5		
Firemen's Underw. Agency	Miller, Henley & Scott	11,657		47,028		9,632	20.4		68,304				15,365	22.4	
First National Fire	Edw. Brown & Sons	2,259		16,165		4,602	28.5		3,061,414	40,305	14,899	37.0	14,360	35.6	
Franklin Fire, Penn.	Pacific Departments	13,610		56,035		31,914	56.4		7,501,983	126,390	76,673	60.6	77,900	61.6	
German Fire, Ill.	J. H. Richards	3,434		270,214		6,414	7,920	123.7	270,214	6,414	7,920	123.7	7,920	123.7	
German Alliance	Geo. H. Tyson		1,221,161	18,469	8,626	46.1	7,764	42.0	2,415,603	13,333	38.7	12,639	36.2		
German-American, N. Y.	Edw. E. Potter & Sons	58,030	28,845,450	411,192	15,299	36.7	140,670	34.2	49,404,256	740,883	243,158	32.8	236,542	31.8	
German-American, Penn.	Edw. E. Potter & Sons	2,611		9,620		5,500	57.2		5,500	57.2	9,404,256	140,670	34.2	49,404,256	
Germania Fire	Pacific Departments	16,047		107,301		4,656	17.9		3,679,904	59,782	9,540	48.6	9,540	48.6	
Gard F. & M.	Edw. E. Potter & Sons	4,803	3,639,904	22,122	11,167	16.5	4,656	17.9	3,679,904	59,782	9,540	48.6	9,540	48.6	
Glens Falls	Edw. E. Potter & Sons	11,704		66,410		27,000	40.7		107,301	47,653	44.4	47,653	44.4		
Globe & Rutgers	Edw. Brown & Sons	27,017		157,182		47,747	30.3		22,568,066	315,223	119,038	37.7	14,517	36.3	
Globe Underwriters Agency	Edw. Brown & Sons	4,343		9,884		1,699	17.2		1,778,549	24,593	13,437	54.0	13,659	55.4	
Guardian Fire		383		11,036		1,829	16.5		46,586	19,999	42.9	19,999	42.9		
Hamilton Fire	Edw. Brown & Sons	901		7,096		3,561	50.8		782,860	12,899	7,144	54.9	6,411	49.3	
Hanover Fire	Selbach & Deans	8,801		60,694		21,208	34.9		189,850				73,384	38.6	
Home Fire	Dixwell Hewitt	149,535	47,834,340	719,705	232,425	32.2	229,144	31.8	104,904,789	1,653,264	754,359	46.2	13,579	49.8	
Home Fire	Pacific Departments	249,813	77,307,347	931,819	428,614	52.5	428,614	52.5	16,325,548	2,098,762	1,103,944	52.5	93,944	52.5	
Humboldt	H. R. Mann & Co.	4,069	26,343	10,405	13.7	8,569	14.7		2,442,970	38,101	16,591	42.2	30,769	39.4	
Imperial Assur.	E. C. F. Knowles	6,515	1,895,505	23,423	17,393	74.2	16,172	69.0	3,736,379	51,440	25,831	50.2	23,723	46.1	
Industrial		744	1,186,360	17,104	833	4.8	1,800	8.2	1,186,360	17,104	833	4.8	1,800	8.2	
Ins. Co. of North America	James C. Johnston	70,275	19,108,355	271,919	59,276	21.0	68,005	25.0	35,933,367	579,280	174,700	30.0	184,194	31.0	
Ins. Co. State of Penn.	Pacific Depts.	10,414	5,706,827	86,042	35,741	41.5	35,267	40.0	44,252	14,114	31.0	14,114	31.0		
Insurance Underwriters	Seelye & Co.	10,414		18,130		1,741	9.6		2,802	15.4	2,847,310	38,524	14,572	37.8	
Liv. & Loan, N. Y.	R. P. Fahy		1,423,910	18,130	1,741	9.6	2,802	15.4	2,847,310	38,524	14,572	37.8	15,761	40.9	
Mechanics & Traders	Wayman & Henry	6,558		39,274		12,590	32.1		5,483,371	78,902	24,009	30.4	22,917	29.0	
Mechanics' The	J. R. Gardiner	3,933		20,786		9,886	36.6		6,189,240	99,383	27,185	27.4	42,910	43.1	
Mechanics Fire Assurance	W. W. Alverson	12,621		61,136		15,001	24.4		7,169	15.5	5,964,158	92,009	20,152	21.8	
Mercantile F. & M. Under	Christensen & Goodwin	4,609	2,738,470	11,335	15,521	137.2	14,853	131.4	2,505,984	31,610	25,746	80.1	24,634	78.0	
Morgan F. & M.	Wayman & Henry	8,553	3,006,370	42,395	12,500	29.5	14,940	35.2	5,335,663	82,006	23,770	28.9	27,570	33.6	
Michigan Commercial	Geo. W. Brooks	6,075		44,870		16,822	37.7		5,906,656	107,634	38,999	36.2	29,585	36.7	
Millers National	J. H. Richards	12,750	2,643,757	41,686	2,321	5.5	8,140	19.5	2,643,757	41,686	2,321	5.5	8,140	19.5	
Milwaukee Mechanics	Pacific Depts.	3,347		29,600		4,919	7,208	147.1	16,661,784	243,889	94,190	38.5	94,825	38.8	
Minneapolis F. & M.	J. F. Magee	3,347		29,600		4,919	7,208	147.1	16,661,784	243,889	94,190	38.5	94,825	38.8	
Minnesota Underwriters	Christensen & Goodwin		375,248	4,919	7,208	147.1	9,061	29.2	1,965,345	26,170	19,937	67.4	21,013	74.4	
Montana Fire	Wyatt M. Paine								1,807,703	40,729	15,629	38.3	17,457	42.8	
Natural Fire	Wayman & Henry	62,795		319,255		113,324	35.5		67,382,549	834,019	300,679	36.5	293,167	35.1	
Natural Union Fire	Pacific Departments	87,413	24,115,779	306,947	110,370	35.9	108,457	35.3	24,115,779	306,947	110,370	35.9	108,457	35.3	
National Ben Franklin	J. F. Magee	8,259		139,165		35,353	25.4		30,537	26.4	7,872,455	139,165	35,353	25.4	
Newark	Geo. W. Dornin	6,763	4,001,606	62,169	27,014	43.4	30,113	48.8	7,872,455	139,165	35,353	25.4	60,411	45.2	
New Brunswick Fire	W. W. Alverson	21,171													

Humboldt	J. F. Cobb Co.	6,867	58,351	7,966	13.7	8,569	14.7	3,736,379	51,440	25,831	50.2	23,723	46.1	
Imperial	E. C. F. Knowles	6,515	1,895,505	23,423	17,303	74.2	16,172	69.0	1,186,360	17,104	833	4.8	1,400	8.2
Industrial		744	1,186,360	17,104	833	4.8	1,400	8.2	35,933,367	579,280	174,700	30.0	184,194	31.0
Ins. Co. of North America	James C. Johnston	70,275	19,108,355	271,919	59,276	21.0	68,005	25.0	14,114	44,252	14,114	31.0	14,114	30.0
Ins. Co. State of Penn.	Pacific Depts.	10,189	5,706,827	86,032	35,741	41.5	35,267	40.0	73,130	37,219	50.8	37,219	50.8	
Insurance Underwriters	Seeley & Co.	10,414							38,524	14,578	37.8	15,761	40.9	
Liv. & Lon. & Globe, N.Y.	R. P. Fabi		1,423,910	18,130	1,741	9.6	2,802	15.4	2,847,310	78,902	24,009	30.4	22,917	29.1
Mechanics & Traders	Wayman & Henry	6,558		39,274			12,590	32.1	5,483,371	78,902	24,009	30.4	22,917	29.1
Merchants (The)	J. R. Gardner	3,933		26,786			9,886	36.6	6,189,240	99,383	27,185	27.4	42,910	43.1
Merchants Fire Assurance	W. W. Alverson	12,621		61,436			15,001	24.4	118,874	28,578	28	28,578	28.0	
Merc. Ins. Co. of A. (New)	W. S. Berdan	4,609	2,738,470	45,942	6,740	14.6	7,169	15.5	5,963,158	92,000	20,152	34.0	24,678	24.0
Mercantile F. & M. Under	Christensen & Goodwin		1,050,830	11,335	15,521	137.2	14,853	131.4	2,505,984	31,410	25,746	80.1	24,634	78.0
Michigan F. & M.	Wayman & Henry	8,553	3,008,370	42,395	12,500	29.5	14,940	35.2	5,906,456	107,634	38,909	36.2	39,585	36.7
Michigan Commercial	Geo. W. Brooks	6,075		44,870			18,822	37.3	2,643,757	41,686	2,321	5.5	8,140	19.5
Millers National	J. H. Richards	12,750	2,643,757	41,686	2,321	5.5	8,140	19.5	243,889	94,190	38.5	94,825	38.8	
Midwaukee Mechanics	Pacific Depts.			29,600			8,651	29.2	46,127	34,526	35.9	30,418	41.4	
Minneapolis F. & M.	J. F. Magee	3,347		4,919	7,208	147.1	9,601	195.9	28,170	19,037	67.4	21,013	74.4	
Minnesota Underwriters	Christensen & Goodwin		375,248				1,807,703		40,729	15,629	38.3	17,457	42.8	
Montana Fire	Wayt M. Paine													
National Fire	Wayman & Henry	62,795		319,255			113,324	35.5	67,382,540	834,019	300,679	36.5	293,167	35.1
National Union Fire	Pacific Departments	87,413	24,115,779	306,947	110,370	35.9	108,457	35.3	24,115,779	306,947	110,370	35.9	108,457	35.3
National Ben Franklin	J. F. Cobb Co.	68,259		139,165	35,353	25.4	36,537	26.2	139,165	35,353	25.4	36,537	26.2	
Newark	Geo. W. Dornin	6,793	4,001,606	92,169	27,014	43.4	30,113	48.4	7,872,455	118,874	62,274	42.4	60,411	45.2
New Brunswick Fire	W. W. Alverson	21,171		103,195	11,908	17.0	32,216	32.8	190,681	64,088	33.6	64,088	33.6	
New Hampshure	Curtis & Bailey	1,788		26,563			28,957	28.0	140,833	76,296	39.0	78,355	41.0	
New Haven Underwriters	E. E. Potter & Sons	9,355		74,351			21,262	9.435	101,494	21,922	21.6	9,435	44.3	
New Jersey Fire	W. W. Alverson	18,189	13,389,731	193,888	59,149	30.5	55,699	28.7	305,294	127,726	35.0	123,955	34.0	
New York Underwriters	F. M. Branch	42,944	13,645,747	207,259	68,018	32.3	69,165	33.3	29,047,191	180,355	37.8	178,161	37.2	
Nigeria Fire	Edwin Parrish	8,586	4,279,556	61,471	9,635	15.6	15,541	25.3	7,719,812	120,806	32,281	26.7	38,980	42.2
Niagara-Detroit Underw	Edwin Parrish	4,721	2,143,598	34,223	7,614	22.0	3,617,817	63,364	13,620	21.4	13,634	21.4		
Northern, N. Y.	J. C. Johnston	1,743		5,026	9,842	196.8	9,497	189.9	151,612	5,026	9,842	196.8	9,497	189.9
Northwestern F. & M.	M. D. L. Rhodes	10,763	13,625,138	124,580	72,344	58.0	62,595	50.2	77,882,245	631,405	230,961	36.6	228,769	36.2
Northwestern Mutual	W. W. Clark	55,584	20,964,563	52,223	22.7		54,286	23.6	40,647,283	485,525	170,061	35.0	166,974	34.3
Northwestern National	D. W. Alverson	19,844		158,533	43,356	27.6	34,197	89.838	368	89,838	26.8	89,838	26.8	
North River	W. W. Alverson	977		8,026	4,719	58.0	5,659	70.0	11,803	7,054	59.0	7,612	64.0	
Old Colony	Curtis & Bailey	22,309	6,678,837	91,478	24,577	26.8	28,304	30.9	218,675	96,104	43.9	91,569	41.0	
Orient	Sam B. Stey	11,204	3,711,435	54,518	16,315	29.9	15,674	28.6	74,805	30,422	40.0	30,422	57.2	
Pacific	Pacific Depts.								65,900	40,047	60.7	37,186	40.7	
Pacific States Fire	Russell W. Osborn	27,536	14,288,582	234,744	78,314	33.3	87,157	37.1	3,616,846	21,736,004	367,312	139,016	37.8	
Pennsylvania Fire	Frank M. Avery		5,734,607	80,465	36,060	44.8	35,920	44.6	9,114,254	146,817	50,959	38.8	54,364	37.0
Philadelphia Underwriters	J. F. Cobb Co.	9,502		14,148	250	1.7	250	1.7	14,148	250	1.7	250	1.7	
Peoples National	Geo. H. Tyson	59,946	20,093,909	302,706	91,032	30.7	84,897	28.0	37,547,789	596,743	203,249	34.0	212,548	35.6
Phoenix of Hartford	J. F. Cobb Co.	1,984		4,112			26,495	21.0	184,973	61,742	33.0	55,428	29.0	
Pittsburg Underwriters	J. F. Cobb Co.	21,261		108,259	30,077	27.0	125,837	39.3	36,882,257	613,229	248,229	40.5	255,351	41.6
Providence-Washington	Curtis & Bailey	41,932	20,837,441	319,452	103,758	32.4	19,582	48.4	4,431	17,992	44.5	19,582	48.4	
Queen Ins. Co. of Amer.	Rolla V. W.	7,512	3,137,028	40,431	17,992	44.5	3,667	11.9	7,719,812	33,211	7,012	21.1	3,967	11.9
Reliance	J. H. Ankele	17,475	2,176,819	33,211	7,012	21.1	4,062	10.6	169,883	93,566	55.1	12,211	54.8	
Republic Underwriters	John A. Hougard	11,463	2,732,892	38,187	6,174	16.1	51,342	62.4	10,805,096	27,079	20,379	35.8	19,426	34.0
Rhode Island Fire	Geo. O. Hoadley	13,550	5,094,097	82,220	44,202	53.7	2,761	6.9	194,016	2,233	642	28.7	642	28.7
Rochester German Under	Leo P. McMeel	2,903	1,229,419	14,226	411	28.9	23,221	31.0	98,251	43,251	44.0	43,251	44.0	
Rocky Mountain Fire	Edw. E. Potter & Sons	10,362		74,956			141,360	39.5	769,685	328,089	42.6	354,948	46.1	
Safeguard	Geo. W. Dornin	32,788	24,260,950	357,773	130,714	36.5	57,988	42.1	20,212,331	343,059	170,598	49.7	175,663	51.2
Security	Christensen & Goodwin	5,120		28,481			6,452	24.4	4,165,088	61,647	24,603	38.3	18,095	29.3
Springfield F. & M	Dixwell Hewitt		2,262,932	34,287	4,361	11.4	7,173	18.7	3,702,525	58,648	6,914	11.7	9,765	16.6
St. Paul F. & M	Seeley & Co.	12,940		44,212			23,029	52.1	110,707	21,025	84.0	76,376	84.0	
Standard							195	1.3	15,274	195	1.3	195	1.3	
Sterling	J. F. Cobb Co.	7,976		15,274	195	1.3	78,806	33.3	467,174	175,855	37.6	175,855	37.6	
Stuyvesant	W. W. Alverson	33,843		236,047			21,650	25.9	212,825	87,731	41.2	89,826	42.2	
Switzerland	B. J. Smith	15,784	5,558,349	85,612	20,110	24.0			12,316,817					
TOTAL AMERICAN		2,634,823		11,890,080			4,078,297	34.1	23,563,066			9,031,061	38.2	
FOREIGN														
Aachen & Munich Fire	Geo. O. Hoadley	112		450			4,148,418		40,931	24,262	59.2	22,743	55.5	
Atlas Assurance	Frank J. Devlin	46,844	18,295,076	234,325	67,602	28.8	59,850	25.5	34,448,212	485,480	158,943	32.7	153,703	31.6
British America Assur	Miller, Henley & Scott	8,001	2,206,122	33,119	13,399	40.4	16,163	48.8	56,429	62,869	52.0	25,125	44.5	
British & American Underw	Chapman & Nauman	27,135	5,260,144	85,218	23,871	39.7	33,449	39.2	6,890,422	92,560	36.1	61,316	50.8	
Caledonian	Geo. O. Hoadley	11,264	7,826,225	133,806	51,415	38.4	56,405	43.6	15,246,865	255,935	92,560	36.1	95,795	37.4
Century	Macdonald & Co.	6,132	2,000,934	20,540	7,153	34.8	11,243	54.8	20,540	7,153	34.8	11,243	54.8	
Commercial Union Assur	E. T. Niebling	49,260	20,744,212	297,684	108,962	36.6	113,510	38.1	42,592,383	627,212	265,158	42.3	257,256	40.0
General Fire Assur.	Geo. A. Crux	2,388		16,067			14,856	5.74	15,012	5,74	35.6	3,357	22.9	
Hamburg Bremen	H. H. Smith	13,376	5,178,154	60,488	35,163	50.6	28,422	47.1	156,729	75,226	48.0	66,117	42.2	
Law Union & Rock	R. P. Fabi	233,446	39,881,108	554,558	157,692	28.4	161,313	29.0	57,095,192	859,126	292,401	31.0	297,391	34.6
London Assurance	A. W. Thoin	88,130	12,603,451	402,427	134,680	33.4	127,005	31.5	53,044,150	853,823	307,896	36.0	302,016	35.3
London & Lancashire Fire	Sam B. Stey	61,967	19,691,326	285,547	82,133	28.7	72,801	25.5	37,641,467	570,830	227,643	39.8	208,055	36.4
Norfolk Fire	John A. Hougard	4,607	1,702,890	20,298	1,275	6.5	4,101	6.9	3,072	6,964	18.8	7,054	19.0	
Norheilsand	H. W. Letton	31,476	4,450,186	64,204	22,194	34.5	21,740	33.8	7,277,987	112,752	37,965	33.0	36,995	32.7
New Zealand	Roller & Sorens	91,211	14,787,985	218,625	51,575	24.1	52,006	30.3	25,702,908	408,528	113,067	27.6	111,194	27.0
North Bth & Mercantile	W. S. Berdan	69,636	24,228,370	307,150	103,833	31.3	117,583	35.5	49,232,472	725,218	283,958	39.1	294,839	46.5
Northern Assurance	J. C. Cortett	63,704		307,150			99,569	32.4	41,975,435	687,938	257,267	37.4	286,517	41.6
North Union Fire	L. Fuller	33,277		141,087			56,423	40.1	30,362,354	507,048	227,763	44.9	238,055	44.9
Nord Deutsche	J. H. Lenehan						1,248,785		31,683	14,672	46.4	11,640	36.8	
Plato	E. T. Niebling	16,099	8,269,316	127,734	51,433	40.2	52,614	41.2	16,005,173	258,147	117,855	45.6	109,662	42.4
Paris Assurance	Wayman & Henry	1,473	667,456	8,112	1,216	14.9	1,240	15.3	1,302,409	14,890	1,350	19.0	1,384	9.3
Paris de Paris	Chapman & Nauman	6,846	1,639,226	21,879	1,528	6.9	2,538	11.6	1,480,383	26,262	1,528	5.8	2,538	11.6
Paris Assurance	E. C. F. Knowles	33,353	1,434,330	269,345	108,060	40.1</								

without tendering a return of the amount received for the settlement.—*Id.*

Cancellation

Where an accident insurer wished to terminate liability and called in the policy, which the insured voluntarily brought in and surrendered, it was in fact canceled and not surrendered.—*Wells v. Great Eastern Casualty Co.*, 100 A. 395.

Twisting the Body

In action on policy, whether injury from twisting the body in trying to avoid a fall on icy ground, thereby tearing the intestines so as to render an operation necessary, was an accident, was for the jury.—*Kelley v. Pittsburgh Casualty Co.*, 100 A. 494.

Burglary

Under burglary policy, held that, while fact that there was fire in building would not relieve insurer, if such fire contributed to loss by making work of thief easy, it would defeat recovery. *Sloan v. Massachusetts Bonding & Ins. Co.* 164 N. Y. S. 206.

Bond

Where subcontractor, as a collateral to indemnity bond, agreed to assign real estate to surety company "in event of CLAIM under bond, and only for amount equal to legal liability," word "claim" meant one reduced to certainty by JUDGMENT. — *Maryland Cas. Co. v. Hanlon*, 100 A. 352.

No Recovery for Mental Anguish

A wife whose husband was injured in a drunken brawl and who sued on the liquor dealer's bond cannot recover

for mental anguish occasioned by the permanent disfigurement of her husband's countenance.—*Billett v. Michigan Bonding & Surety Co.*, 161 N. W. 908.

LIFE INSURERS IN COURT

Loan Agreements—

Extended Insurance

Correspondence by insurer subsequent to default in payment of premiums urging reinstatement held not to compel it to grant extended insurance, or prevent application of net value of policies to payment of loan on policy leaving nothing on which extended insurance could rest.—*McCall v. International Life Ins. Co.*, 193 S. W. 860.

Loan agreements under life policies held not loan and pledge contracts distinct and independent from policies giving right to extend insurance on payment of loans after default in premiums.—*Id.*

Extended Insurance

Insured was not entitled, by tender of indebtedness due on loan on policies after default in paying premium, to extended insurance; the amount of the loan being equal to value of policies at time of default.—*Id.*

Parol Promise of Agent

Insurer was not bound by parol promise of agent that there would be no forfeiture of policy for nonpayment of premium, policy containing provision therefor, unless beneficiary was first notified and thereafter defaulted, and by agent's statement that application and policy contained such clause. *Knodel v. Equitable Life Ins. Co.*, 193 S. W. 1138.

FIRE

Clubbing the Board

In California it is now the fashion for "chambers of commerce," "boards of trade" and "commercial clubs" to demand lower insurance rates under penalty of a boycott. The bad habit is natural, for these organizations of merchants have frequently made similar threats to insurers to compel them to pay the exorbitant and dishonest claims of their mercantile debtors. One element of the cost of fire insurance is dishonest loss claims which the insurers are compelled to pay or lose the insurance of big merchants.

Recently the Santa Barbara Commercial Club "decided to notify agents of board companies that unless rates in Santa Barbara are reduced the merchants will take out all future insurance with non-board companies."

Any reduction of rates on a threat of this impudent kind would be an act of base injustice to other communities or a confession of fraud in the making of the rates thus reduced.

Connecticut Fire Insurance Report

The first state insurance report arriving at this office is that of Connecticut, Burton Mansfield, insurance commissioner. It is bound in cloth and contains 1,148 pages.

Altogether, 168 stock and mutual companies are dealt with in this valuable annual—two more than a year ago. Capital and statutory deposits increased some \$9,500,000; assets increased \$55,000,000; net liabilities increased about \$37,500,000; net surplus

increased about \$8,157,000; income increased \$48,174,588.

Fire premiums amounted to \$318,635,830, a gain of \$26,765,263.

Marine-inland premiums amounted to \$55,071,581, an increase of \$20,237,865.

The general loss ratio was 51 per cent. This rate was given some time ago by this journal.

Exorbitant Rates

Oakland.—The Merchants Exchange vents its indignation, not at the high taxes, high wages nor high cost of living, but at "the exorbitant rates of fire insurance in Oakland." In spite of the vast sums of money spent by the city in the improvement of fire fighting facilities no reduction in rate has been made and in some instances the rates have been increased. So rages the secretary, Wilbur Walker. In no few places in the city the water pressure is very poor, the business houses generally are fast-burning in construction, and there are whole blocks of fire traps; but the underwriters have reduced rates and have always recognized improvements in fire protection, in every building and in the city.

Distillate Stove Causes Fire

Port San Luis, Cal., May 3.—Dutra's house on the hillside took fire this afternoon and was totally destroyed. The fire was caused by a distillate stove which had been left burning when Dutra went to San Luis Obispo and forgot to turn it out.

No live American town is too small to have a chamber of commerce.

FIRE BUSINESS IN 1916

British Columbia

Reported to the Coast Review

	Premiums	Losses
Agricultural	\$106,646	\$11,775
Alliance	15,260	2,305
American	397	2,455
† American Central	2,518	728
California	17,615	14,525
Camden	268	245
Capital	2,202	76
Colonial Fire Underwriters	13,161	8,180
Connecticut	32,675	12,311
Detroit	5,032	483
Equitable	3,431	964
Fire Association	7,493	3,761
Fireman's Fund	34,000	7,136
First National	1,256	89
Franklin	3,878	1,031
German Alliance	546	2
German-American	9,125	3,766
Globe & Rutgers	4,177	498
Globe Underwriters	64	...
Hamilton	25	...
Hartford	74,013	8,812
Home	62,734	45,260
Home Fire	2,213	416
Ins. Co. North America	38,964	7,433
London	52,964	24,646
† Mercantile F. & M. Und.	—8	33
Michigan	4,293	2,543
Michigan Commercial	15,918	9,069
† Minnesota Underwriters	29	...
Minneapolis	10,268	2,462
National	45,538	31,827
New York Underwriters	17,653	3,453
New Zealand	16,057	6,798
Newark	12,577	3,974
Niagara	31,103	11,444
Niagara-Detroit	5,695	629
Northwestern Mutual	8,796	612
Northwestern National	5,780	1,800
Pacific States	2,381	* 156
Pennsylvania	487	...
Philadelphia Underwriters	4,085	4,813
Phoenix, Hartford	38,808	16,230
Royal Exchange	41,339	* 3,763
† St. Paul	3,415	1,105
Scottish Union & National	50,846	16,134
Springfield	35,691	28,543
Stuyvesant	19,696	16,871
Svea	15,154	3,981
Vulcan Fire	7,039	3,880
Westchester	23,417	12,200
Western Assurance	69,979	21,541
† First four mos. only. * Paid. — Minus.		

IN PREVIOUS YEAR

	Premiums	Losses
Ætna	\$ 41,408	\$ 5,487
Agricultural	8,269	3,325
Alliance	13,162	7,909
American Central	11,011	3,331

American, N. J.	12,624	4,308
Arizona	2,769	1,150
California	20,687	9,399
Capital	2,712	1,532
Colonial Fire Underw	14,159	3,484
Concordia	169	...
Connecticut	32,389	19,703
Continental	23,481	2,365
Detroit F. & M.	4,405	234
Equitable F. & M.	4,157	1,328
Fire Association	6,230	1,098
Fireman's Fund	29,188	8,918
First National	546	...
German-Amer., N. Y.	12,030	3,103
Germ.-Alliance Ins. Ass'n	703	360
Globe & Rutgers	13,589	6,410
Globe Underw.	11	114
Hartford Fire	68,040	10,759
Hamilton	87	...
Home of N. Y.	82,169	18,927
Ins. Co. North Amer.	30,469	15,067
Ins. Co. State of Penn.	27,233	12,463
London Assur.	58,667	13,070
Mechanics & Traders	4,290	180
Mercantile F. & M. Und.	219	800
Michigan F. & M.	2,786	1,800
Michigan Commercial	12,945	2,241
Minnesota Underw.	505	...
Montana	1,921	491
National Union	17,463	5,197
National Fire	51,767	5,517
N. Y. Underwriters	16,166	1,377
New Zealand	25,308	17,029
Newark	11,823	9,396
Northwestern Mutual	8,972	1,189
Niagara Fire	35,531	14,150
Niagara Detroit Uw'rs	7,564	1,922
Northwestern Nat'l	3,510	626
Pennsylvania Fire	1,124	17
Philadelphia Underw	6,891	2,012
Phoenix of Hartford	37,431	14,485
St. Paul F. & M.	12,763	4,723
Scottish Union & N.	43,953	18,210
Springfield F. & M.	32,929	31,174
Svea	10,617	7,420
Vulcan	2,497	955
Westchester	20,525	11,701
Average loss ratio, 47 percent.		

Alberta

Reported to the Coast Review

	Premiums	Losses
California	\$ 5,400	\$ 4,291
Capital	232	...
Fire Association	5,056	1,824
Fireman's Fund	10,870	1,501
Niagara	6,076	11,182
Niagara-Detroit	308	3,882
Northwestern National	5,550	73
Royal Exchange	45,193	* 5,633
Scottish Union & National	29,129	6,062
Western Assurance	45,604	29,385
Average loss ratio, 41.7 percent.		

IN PREVIOUS YEAR

Etna	13,915	8,560
American	12,721	617
California	6,796	75
Capital	1,763	...
Continental	16,239	1,852
Detroit	299	...
Fire Association	2,678	2,096
Fireman's Fund	8,159	7,990
State of Penn.	13,468	780
Montana	233	25
National Union	22,518	6,873
Niagara	9,475	2,842
Niagara-Detroit	1,104	...
Northwestern National	4,686	3,885

* Paid.

Saskatchewan

Reported to the Coast Review

	Premis.	Losses
California	\$ 3,241	\$ 226
Capital	399	166
Niagara	5,097	562
Niagara-Detroit	190	3
Northwestern National	4,790	161
Royal Exchange	33,535	5,917
Western Assurance	46,358	22,760

IN PREVIOUS YEAR

Etna	11,902	2,712
American	15,979	11,901
California	1,512	—258
Continental	10,191	674
Detroit	224	...
State of Penn.	10,720	5,966
National Union	8,482	2,306
Niagara	6,289	3,795
Niagara-Detroit	622	...
Northwestern National	6,752	1,286

—Minus.

Yukon

Reported to the Coast Review

	Premis.	Losses
Agricultural	\$ 168	\$. . .
Globe & Rutgers	—3	...
Home Fire	65	...
New York Underwriters	308	...
Sven	399	...

—Minus.

Manitoba

Reported to the Coast Review

	Premis.	Losses
Niagara	\$ 576	\$. . .

Mexico

Reported to the Coast Review

	Premis.	Losses
Agricultural	\$ 168	\$. . .
Capital	111	...
Connecticut	170	...
Delaware Underwrs.	2,087	85

Fireman's Fund	64	12
Globe & Rutgers	1,187	175
Newark	181	...

IN PREVIOUS YEAR

Etna	798	...
Capital	334	...
Fireman's Fund	303	123
Globe & Rutgers	228	...
Hartford	425	...
Newark	297	...

Texas

Reported to the Coast Review

	Premis.	Losses
Fireman's Fund	\$191,199	\$117,705

IN PREVIOUS YEAR

Fireman's Fund	155,538	81,673
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Arkansas

Reported to the Coast Review

	Premis.	Losses
Fireman's Fund	\$34,916	\$18,683

IN PREVIOUS YEAR

Fireman's Fund	26,882	28,919
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Mississippi

Reported to the Coast Review

	Premis.	Losses
Fireman's Fund	\$ 609	\$. . .

Several of the foregoing figures are those of companies accepting reinsurances only.

New York Underwriters Agency

The original and entirely distinct Underwriters Agency is this. It began as a combination of three companies under a distinct and distinguished management; and it is now an underwriters agency for one company but with its own office and field staffs, and separate organization. It is the only "underwriters" that can say this.

The policies of the New York Underwriters Agency are guaranteed by some 30 millions of assets, while the surplus funds, as regards policyholders, is nearly \$11,000,000.

The Pacific department is in charge of F. M. Branch, manager, and H. R. Mann, Jr., assistant manager. The Home Fire of Utah is also represented. Altogether, \$404,566 premiums were written, with a modest 34.7 percent loss incurred ratio.

Taft, Cal.—C. W. Greene of the McManus agency at Bakersfield has opened an insurance office in Taft.

Mutual Policyholders Assessed 50 Percent

The claimants of the Southern Mutual Fire of Richmond, Va., who were burned out in the Hopewell conflagration, are to be paid their \$92,000 losses by a special assessment of 50 or more percent. Even if the claimants pay most of the assessment, a little something is better than nothing after a year and a half waiting.

Santa Barbara Commercial Club Demands a Blanket Reduction in Rates

Members of the Santa Barbara Commercial Club have decided to notify agents for Board of Fire Underwriters companies with which they have insurance that unless rates in Santa Barbara are reduced the merchants of this city will take out all future insurance with non-board companies.

The board companies have already granted some rate reductions in the city following the agreement signed some weeks ago by the club members to take the action about which they will now notify the insurance agents. The club seeks a blanket reduction in rates in Santa Barbara instead of arbitrary reductions in special cases. — Santa Barbara, Cal., News.

DIED. — Edward Litchfield, many years ago United States manager for the Lancashire Fire, died recently. It was only a month or so ago that we referred to Mr. Litchfield as the fine looking and genial manager who visited San Francisco about 1886 after being eight days in a snow blockade on the S. P. at Summit.

Secretary Hodgkinson of the Vulcan Fire is taking his first vacation since entering the service of the company. Besides visiting his mother, who lives in the East, he will attend to some company interests in New York, where the Vulcan has a department in the office of Henry Brown & Co.

Military protection has been demanded by insurers of Cook county, Ill., grain elevators. Wisconsin authorities favor action by the state. Minnesota militia are guarding all elevators and flour mills at railway terminals.

Board Meeting

The annual meeting of the Board of Fire Underwriters of the Pacific was held this year at Monterey, in four sessions, three on Friday, May 11, and one on Saturday.

Manager C. A. Henry of Wayman & Henry was elected president, and Maj. Charles Christensen of Christensen & Goodwin was elected vice president.

New members of the executive committee for the ensuing twelve months are—

John J. Sheahan, of Roff & Sheahan, general agents, of the Home;

W. L. W. Miller, of Miller, Henley & Scott;

H. P. Blanchard, assistant secretary of the Fireman's Fund;

E. T. Niebling, manager of the Commercial Union and Palatine;

Geo. H. Tyson, general agent of the German American and Phoenix;

J. C. Corbett, of Chicago, Western manager of the Northern Assurance.

Lighted Match Falling Through Sidewalk Grating Starts Fire

Sacramento.—An oil tank in the basement of the Overland restaurant, 827 Second street, caught fire shortly after noon and the fire department was called to the scene. The tank contained seventy gallons of oil, which ignited when a lighted match was dropped through the sidewalk grating.

The Insurance Company of North America announces that it will hold open the position (or one equally good) of employees who enlist in this war against Germany. Salaries will be continued to volunteers if they have dependents, except that officers shall receive only the difference between government and office excess salaries.

The Spectator of May 10 compiles a table of fire underwriting profits and losses in a decade, of 80 millionaire companies. The net profit was \$115,851,859, or 4.47 percent of the premiums. Seventeen companies lost. The net profits were \$10,000,000 less than the losses incurred by these 80 companies in the San Francisco conflagration.

Perils of Insuring at Lloyds

From Insurance & Financial Gazette, of Belfast

It is more than a platitude to affirm that insurance to be of use and of value must insure.

If about a policy there is lurking peril, unknown to the insured, it may in the hour of need turn out to be worse than useless.

Insurance companies deem it necessary to arm themselves against fraud; for the purpose, they keep sleeping dogs ready to be aroused in cases of emergency and dire necessity.

To make a practice of refusing to admit liability and declining to pay claims would make short work of the existence of those insurance companies which tampered with public confidence. Policies and proposal forms provide, in plenty, excuses and technical objections to accepting liability for claims and making payments.

The company which falls back on these lines of defence requires to exercise the greatest care, and to see to it that the object is not to escape the payment of a just and honest claim, but rather to defeat an attempt to rob, pillage and defraud.

The public is quick to discern and resent undue advantage being taken of a policyholder by an insurance company.

The fighting and winning of a case may involve a company in heavy ultimate loss.

The short cuts, the loopholes, pits, snares and technicalities which may be employed to avoid payments and defeat claims are known to the companies; the insured seldom know anything about them, and with reliance upon meeting with fair treatment place confidence in the companies.

This confidence goes so far that the policyholder unreservedly places his interests in the keeping of the company.

If, taking advantage of this simple faith, the company to escape loss should burnish and sharpen up an apparently harmless-looking immaterial clause or condition, the first the insured may know about it may be when, to his amazement, he finds what he thought was solid ground sinking beneath his feet.

How this untoward experience may come about we propose to illustrate by an exam-

ple from actual experience, the insurance being one of—

Employers' Liability Effectuated at Lloyds.

The proposal form which the insured fills in asks for information under various headings—proposer's name, address and trade, the estimated number of hands employed, and estimated amount of wages paid.

Among numerous questions asked of the insured, information is required as to whether there are circular saws or other machinery driven by steam, gas, water, electricity or other mechanical power. Full particulars are requested.

Furthermore, the proposer is asked if the machinery, plant and ways are properly fenced and guarded, and otherwise in good order and condition.

The space provided for answers suggests and enforces brevity; to the trustful soul, as also, possibly, to the keenly alert, there is no indication of the crucial and vital character of the questions and answers.

The proposal will be filled up in a casual way; not by one in a myriad will the purport and bearing of answers and questions be pored over, studied, weighed in the balance and understood.

The final feature of the proposal form is a declaration signed by the proposer, which among other things provides:

We hereby declare that all the above statements and particulars which we have read over and checked are true.
and—

We agree that this declaration shall be the basis of the contract.

All too frequently the proposal is filled in and the declaration signed in a casual manner. There is often failure on the part of the proposer, of the agent, and of the broker, to recognize the legal meaning of the declaration, and how it, in conjunction with the proposal, dominates the position of the policyholder.

The proposer makes in the proposal statements of facts,

Warrants They Are True.

and agrees that they are the basis of the contract.

If, having signed the proposal form, the proposer were challenged as to the bearing

of his action, what would he have to say? Would it be within his knowledge he had affirmed that his machinery, plant and ways were in perfect order, and free from flaw or defect?

Would it be his intention to do so?

Would he be prepared to warrant and guarantee the truthfulness and accuracy of the statements made?

Would he be agreeable to go still further, and agree, if his statements were in error, that the policy, in event of a claim arising should be of no avail?

What we wish to impress on policyholders, on agents and on brokers, is, that it is not a question of morals which arises.

The question has nothing to do with ethics, it is one of

Hard, Cold and Absolute Fact.

It is not a question of what the proposer thinks, imagines or believes; the matter resolves itself into what is true, what is fact.

If there should be flaw or defect in ways or plant, in event of the proposer having said "Yes" to the question asking as to their condition, that is, affirming they were in good order and condition, from its inception the insurance is in peril, and the cover provided by the policy defective.

It may be said that this view is far-fetched, true possibly in theory, but that a policyholder could be held down and nailed to the exact accuracy of the statements contained in the proposal a state of affairs which could not arise in practice, and would not be tolerated.

We venture to suggest that policyholders, the vast majority of agents and brokers, and, perhaps we may go further and say insurance officials, would affirm — that if tempted by the offer of better terms a person already insured were induced to transfer his business, filled in a proposal giving information of the good faith of which no doubt existed, that an accident occurred in consequence of a defect in plant, that defect not being known or suspected, the claim consequent thereon would be freely admitted and settled without question.

That such would be the case is the view which would commend itself to us.

Among other contingencies, against which insurance is supposed to afford protection, and which is badly needed, is the contingency of an accident happening through defective plant or ways.

The statement cannot be challenged or contradicted, that it is an impossibility for the owner of machinery, plant and ways to know what is their order and condition.

They may be brand new, supplied by first-class makers, and yet possess inherent flaws and defects.

The proposer may firmly believe that all is in good order, he may have every reason for his belief and yet be unable to

Affirm as a Fact,

that everything is in good order and condition.

If, however, he warrants to be true what he says in the proposal form, he places his insurance in peril.

Directly bearing on these most important generalities mention may be made of a specific case of employers' liability insurance placed with Lloyds. The policyholder was induced to believe that the protection to be obtained at Lloyds was exactly as good and as reliable, as that to be obtained from the first class insurance companies.

As the rate of premium quoted was considerably lower than the rate paid the insurance was transferred from an insurance company to Lloyds.

Shortly, almost immediately after the transfer the rope of a hoist snapped, and the hoist fell.

A man in the hoist at the time of the accident was badly injured, his leg was broken and was amputated. He raised an action at common law against his employer for damages; the action did not come to hearing as at the last moment it was settled for £350 by way of damages, and costs.

The insured defended the action with, as he understood it, the knowledge and approval of Lloyds. The settlement of the claim was arrived at, as understood by the insured, with the knowledge and approval of Lloyds.

As to defending the action, and its subsequent settlement, there was apparently some misunderstanding between insurer

and insured, as before steps were taken to defend the action the insurers, Lloyds, appear to have intimated to the insured that they disclaimed liability.

Liability was repudiated by Lloyds, as we understand, on the ground, that it was not disclosed in the proposal form that there was a hoist on the premises; that it was warranted and formed the basis of the contract, that, *inter alia*, the hoist was in good order and condition, whereas the snapping of the rope brought to light the fact that the rope was defective.

It cannot be said that Lloyds were not well within their legal rights in repudiating liability, although policyholders might feel disposed to think that Lloyds, in evading payment of the claim, took advantage of a technicality.

Accidents arise from numerous causes, they may be the outcome of the employer's oversight, failing or fault, or it may be of the employee's carelessness.

Employers, however, want to be held covered against all accidents—

All the Time, and from all Causes.

The burden of their legal liability they want to shift to the broader back of the insurance company. If this want is not supplied the insurance is useless and deceptive.

In the special case we make mention of there was neither neglect, fault, nor carelessness.

What happened was a pure accident: one of the identical accidents, against the results of which protection is sought from insurance companies.

If the policy does not meet and cover an accident of this sort, and provide the insured with indemnity, it is utterly worthless.

So-called cheap insurance is to be had from Lloyds, but if it should be so that underwriters are on the alert to take full advantage of technicalities and evade the payment of claims, our opinion is, that the cover to be had from

Lloyds is of No Use.

and is but deceptive.

The way we look at it is this. A respectable and reliable insurance company would

never think of repudiating a claim such as that mentioned. Having due regard to its reputation, the insurance company dare not turn down an honest and upright claim: the penalty to be paid in the loss of business would be too heavy to face or contemplate.

Apart, however, from mercenary considerations, insurance companies frequently state that their business is the payment of claims, that this is what they have been founded for, not to snatch premiums from confiding, honest and innocent policyholders with the intention that when a claim arises they shall be left on the lurch.

It is our duty to call the special attention of policyholders, agents and brokers to the particulars of the case which we report. The importance of the lesson to be drawn from the facts cannot be exaggerated.

Before the case cropped up, if its features had been placed before us, we should, without hesitation, have said that the policyholder was fully covered, and that there could be no possible doubt, that the claim, as submitted to Lloyds, would be admitted.

If it is necessary in the transaction of business with Lloyds to toe the line all the time, to stick to exactitude of statements which are true in the absolute sense of the word, it would be desirable to steer clear of transacting business with Lloyds.

The insured would never know when he was safe, when protected and when covered. Indeed, it would come to this, that the insured, to keep himself safe under a Lloyds' policy, would be under the necessity to have Lloyds' policy insured by the policy of an insurance company. This being so, why go to Lloyds?

The clause excluding loss by "riots . . . or military or usurped power" was passed upon in a recent action against Lloyds. The court ruled that the clause was a riot and a war clause combined, and that a fire caused by a bomb dropped from a Zeppelin was not covered by the policy.

Berkeley is a cultured college city where the sims, students and suffragettes play with socialism and other things.

Bombardment and Full War Cover

The Continental (Fire), the Fidelity-Phenix and the American Eagle Fire announce that they are now prepared to cover (where state laws permit) against damage by attack from land, sea or air.

Pt. Angeles, Wash.

The Clallam County Retail Merchants Association met some time ago "to consider the exceedingly high insurance rates on buildings in the business section of the city." A representative of the insurance interests came, saw and was convinced that there was an extraordinary amount of rubbish in the rear of the stores, which in a way offset the fire record and water supply. There followed recommendations for Pt. Angeles, as—

Fire walls in the blocks which face on Front street, between Oak and Lincoln streets. Construct a reinforced concrete wall in each block, near the center. Install a double hydrant, with 2½ in. hose connections at six specified places. Enact a building ordinance, effective within recommended fire limits.

These recommendations being carried out rates will be reduced \$1.00 per \$1,000.00 of insurance.

Royal Buys Control of the Newark Fire

The Newark, which was offered a merger with the Firemen's of Newark, N. J., passes its control to Royal interests. The principal stockholders prefer to get out of "the game." The price paid is said to have been \$275 a share.

The Newark began business in 1810. It has \$500,000 capital and on Jan. 1 had \$407,769 net surplus, but is said to have had unusual losses since then. The Royal paid 275 percent for the capital stock, which was probably nearly equal to capital, surplus, and value of the business. The present officers will remain in charge. The Newark is represented by Geo. W. Dornin on this Coast.

Colorado fire premiums in 1916 were \$3,724,186, and losses incurred, \$1,284,146; 34.5 loss ratio.

Good Year in California

California fire premiums in 1916 increased about \$725,000. Foreign companies made no gain. Losses were the lightest since 1912. The loss ratio incurred, 34.5 percent, was the lowest since that favorable year. The premium income, \$17,154,000, was the largest. In ten years the average annual increase is \$300,000.

Board companies wrote 82.4 percent of the total California business, with 35.38 percent losses.

Non-board companies wrote 17.6 percent of the total, with 31.7 percent losses.

Wooden Buildings are Scarce

Fire losses in the United Kingdom are estimated at \$16,502,000 in 1916, \$21,025,500 in 1915, \$18,725,500 in 1914. Fires with losses of less than \$5,000 are not included.

Subscribed for the Liberty Loan

The German American Insurance Co. of New York has subscribed for \$1,000,000 United States Liberty Loan bonds, and is the first fire insurance company to publicly announce this patriotic subscription.

The German Alliance Insurance Co. of New York, under the same management, has also made liberal subscription.

The Germania Fire has subscribed for Liberty Loan bonds.

The companies of which Henry Evans is president have subscribed for \$1,020,000 of the government bonds known as the Liberty Loan. These companies are the Continental, the Fidelity-Phenix Fire and the American Eagle Fire, all of New York city.

Wisconsin Automobile Law

The state of Wisconsin now has a law which makes it a crime to change or obliterate the number on an automobile, or to buy knowingly, or sell or conceal such number-altered car.

A Chicago tax expert coolly submits this as a wise and fairly fair special tax: that all fire insurers pay a city premium tax of 15 percent for the support of the fire department.

Second Annual Convention of Oregon Insurance Federation

Some 200 delegates met in Portland at the second annual convention of the State Insurance Federation. Committees and officers made interesting reports of things accomplished and hoped.

The following officers were elected:

President, H. H. Ward; first vice president, H. S. Hudson; second vice president, O. W. Davidson; third vice president, S. G. Jewett; fourth vice president, D. R. Atkinson; fifth vice president, C. H. Weston; treasurer, J. H. Bryant; secretary, C. D. Babcock; executive committee, D. C. Herrin, chairman; F. E. Beach, K. V. Lively, Burt W. Richards, I. P. E. Reynolds and the president, vice presidents, secretary and treasurer; permanent finance committee, F. E. Beach, C. H. Weston and J. H. Bryant; delegate to National Council, Karl V. Lively.

The board of directors was elected as follows:

John D. Coleman, Portland; George S. Rodgers, Portland; John E. Montgomery, Pendleton; B. Van Dusen, Astoria; John H. Burgard, Portland; Ira P. E. Reynolds, Portland; R. M. Dooly, Jr., Portland; Harry Richey, Portland; N. Whealdon, The Dalles; A. F. Miller, Portland; E. Irving Chandler, Marshfield; Henry B. Thielsen, Salem; J. L. Hartman, Portland; J. J. Collins, Albany; Burt W. Richards, Portland; R. A. Holmes, Medford; Rollie Watson, Tillamook; K. V. Lively, Portland; I. C. Cunningham, Portland; E. P. Martin, Portland; W. C. Hagerty, McMinnville; Edmund M. Chilcote, Klamath Falls; F. E. Beach, J. P. Moffett, Portland; Harry H. Allyn, Grants Pass; William J. Moon, Roseburg; J. McI. Wood, George A. Lovejoy, Portland; Homer H. Smith, Salem; W. E. Powell, Eugene; D. C. Herrin, Portland; J. D. Hughson, Corvallis.

The principal speakers were L. C. Mackay on "The Menace of Paternalism"; V. A. Hancock, of Tacoma, on "The Situation in Washington" (the spread of the socialistic Non-Partisan League), and J. R. Molony, of San Francisco, president of the Insurance Federation of California, on "Our Federation."

General Agent Stovel of the Commercial National has applied for admission to the Board of Fire Underwriters.

For the 60th time the Board of Supervisors of San Francisco have ordered the demolition of all remaining "temporary" shacks erected in 1906, after the fire, and contrary to law. Their owners have had some mysterious "pull," with the courts or other authorities.

California Association Meeting

Oakland was this year the place of meeting of the California Association of Local Fire Insurance Agents. Nearly half of the 400 or so members were present. Next year's meeting will be held in Santa Ana. The majority of the active members live in southern California.

For the ensuing year W. G. Thompson of Napa was elected president. He has held the office before and is a conservative influence. C. F. Manwaring of Los Angeles was elected first vice president; J. A. Goodwin of San Jose, second vice president; Charles Malcom of Long Beach, third vice president; E. H. McCandlish of Oakland, secretary-treasurer.

The association pledged itself to "use every effort"—this is rather comprehensive—to "get" the legislature to create a commission to radically revise the present insurance laws of the state of California. What is the matter with the laws?

The local agents' association also pledged themselves to "co-operate with the authorities and the firemen in the prevention of fire," though what the latter have to do the prevention of fire is not clear. We should have preferred to read of a pledge to co-operate with the Board of Fire Underwriters.

Richard Marsh, counterman in the Springfield office, who has been ill at a San Francisco hospital for some weeks, expects to return to work very soon, his health having improved.

James E. Clark, insurance agent and manager of the Clark Realty Co., 617 J street, Sacramento, is missing. After borrowing money and giving two chattel mortgages on his household furniture, he sold the latter for \$125. Clark was agent for the British America, Franklin, Dubuque, Rochester German Und., and Providence-Washington.

The Underwriters Map Association of New York has completed its organization. The officers and directors are insurance company officials and managers. The maps are to be uncolored diagrams on cardboard.

The Atlas Now Covers War Risks

The Atlas Assurance Company of London is now writing war risks, explosion, bombardment, invasion, insurrection and civil commotion insurance.

Death of General Agent Curtis

J. F. D. Curtis, an old time San Francisco fire underwriter, a member of the general agency firm of Curtis & Bailey, died most unexpectedly on May 4, 1917. He had just returned from a trip to Bellingham and other Northern cities.

The cause of Mr. Curtis's death is supposed to have been uremic poisoning. He became unconscious and remained so until his death some hours later.

Mr. Curtis was 60 years old and had lived in San Francisco for forty years. His widow and a married daughter survive the deceased.

Mr. Curtis began his insurance work in the State Investment office. About 1882 he went with Hutchinson & Mann, as office manager and counterman. He continued with Mann & Wilson until 1905, and resigned to accept the general agency of the Providence-Washington. Latterly the firm of Curtis & Gordon and then the firm of Curtis & Bailey represented several companies.

The Etna (fire) guarantees to its employees who join the colors the continuance of their salaries, less the pay they receive from the government, providing they agree to re-enter the service of the company on their return from the war.

The Pacific States Fire application for admission to California has not yet been granted.

Figures gathered by the N. Y. Journal of Commerce indicate an increase of nearly 50 percent in the fire losses of this country this year. If the increase continues through the year the loss ratio will be about 75 percent. If losses for the remainder of the year are only average, the loss ratio for the year will be 62 percent. Business for the year 1917, it seems certain, will produce no underwriting profit and may result in a loss.

Waiving Non-Waiver Agreement by Acts of Adjuster

A non-waiver agreement may itself be waived by acts of an insurer's adjuster or representative or transactions with insured which would amount to a waiver of forfeiture clause of policy.—74 So. 807.

Fire Prevention Bureau of the Pacific

This is the new name of the former Fire Underwriters' Inspection Bureau. President Fuller and Secretary Branch announce the appointment of Jay W. Stevens, of the Portland fire department, as manager of the Bureau. Mr. Stevens is now serving as fire marshal of Portland. On June 1 he becomes state fire marshal of Oregon. This office he accepts only temporarily, to aid his successor in beginning the work of the office. On August 1 he will assume the management of the Fire Prevention Bureau of the Pacific. W. R. Roberts continues as assistant manager. Manager Stevens has established a reputation in the suppression of incendiarism.

Losses in Bakersfield

Bakersfield, Cal., losses by fire are announced by the fire chief as follows: 1912, \$53,925; 1913, \$51,610; 1914, \$36,836; 1915, \$52,610; 1916, \$18,690. This is \$213,671 in five years under an efficient fire chief. And is about equal to the American average fire loss per capita, including conflagrations.

Portland, Ore.—Fire Chief Dowell says the ordinance in effect in Seattle providing for a two platoon system is entirely different from the charter amendment proposed by the firemen here for the establishment of a two platoon system. Members of the Portland fire department advocating the adoption of the two platoon measure say that the two platoon system is working satisfactorily in Seattle, but do not point out the differences between the Seattle measure and the one proposed here. The former is in the form of an ordinance which may be amended, if necessary, but the measure proposed here is a charter amendment and if adopted can be changed only by a vote of the people.

LIFE

"An Epoch in Life Insurance"

"Twenty-five Years of Administration of the Metropolitan Life Insurance Company" is a handsome book of 109 pages, by Vice President Haley Fiske and Assistant Actuary Raymond V. Carpenter.

The twenty-five years under review embrace radical, even revolutionary, changes in the business of life insurance in the opinion of the reviewers. Deferred dividend extravagances have ceased. Those were the days of so-called surplus. Now there are fixed limitations.

The Armstrong laws put a limitation on total expenses, and made tontine insurance illegal.

Became a Mutual

In 1915 the Metropolitan began the issue of participating policies upon non-participating premiums. It became a mutual company and did not raise its premium rates. The price paid stockholders was only sixty percent of what they were offered by outside investors.

Intermediate

In 1896 the Metropolitan began to issue what it called "intermediate" policies for \$500 each, upon annual, semi-annual and quarterly premiums. It has in force over 800,000 of these small policies on the lives of working people.

Sub-Standard

In 1899 this company issued "sub-standard" or under-average (expectancy) policies, at ordinary rates with liens based upon the assumption of double the mortality shown by the Actuaries Table. These policies were kept in a separate class, with dividends payable if earned. The company has \$39,000,000 of this class of policies in force, and it is a remarkable fact, proving the early exhaustion of the benefits of medical examination, that the net cost was below standard ordinary premiums.

The new tables prepared by the company, on this special class, based on this favorable experience, were adopted by New York as standard.

In twenty-three years, over and above its contractual obligations, the Metropolitan has voluntarily returned \$19,000,000 in reduction of industrial premiums.

Welfare work among industrial policyholders has been introduced, at a cost of many million dollars, such as free nursing by trained nurses, educational work by the distribution of 150,000,000 pamphlets, a war upon consumption, co-operation with the authorities in improving hygienic conditions.

Progress

These twenty-five years cover the years of office of the president and the vice president. They began with \$13,626,948 assets, a sum increased to \$608,097,634. At the beginning of this quarter-century the company had \$3,088,833 capital and surplus. It now has \$28,167,511 surplus and no capital.

At the end of 1891 the company had 2,218,640 policies in force, carrying \$258,707,763 of insurance. At the end of 1916 the company had 16,952,775 policies in force for \$3,482,431,996, the largest amount of company outstanding insurance in the world.

In 1916 the Metropolitan wrote the largest amount of ordinary and the largest total amount of life insurance, and made the largest gain of ordinary insurance, and the largest gain in total insurance in force, the largest gain in premium income, the largest gain in total income, and the largest gain in assets of all the life insurance companies of the world. The total new business written was nearly \$600,000,000.

On the Coast

The Pacific Coast head office was established in San Francisco in 1901, and the company's handsome own building, on Nob Hill, was opened in 1909 and was enlarged in 1916.

Borrowing Money on the Life Policy

The right to borrow money is a prerogative exercised by far too many policyholders, considered from the standpoint of the welfare of the families for whose benefit the insurance has been taken. Next to stopping payment of premiums, the greatest adverse influence that can be put upon a policy is

to enenmber it with a mortgage in order to secure for present use a sum that is generally trivial in amount compared with the worth of the contract in event of death, and yet the transaction not only lessens the value of the policy for all purposes thereafter, unless subsequently repaid, taking away funds that under the original intention were designed solely for the beneficiary, but it reduces the probabilities of the continuation of those policies, adding the item of interest to required payments, and making the situation that much the harder in needed cash outlay, experience proving that policies with loans upon them are less persistent in duration. — President Arthur L. Bates of the Union Mutual Life Ins. Co.

Mutual Life of New York and the War

The trustees of the Mutnal Life Insurance Company of New York have decided to charge no extra premium in connection with the present war with Germany under existing policies, although less than one year in force, for service within the limits of continental United States of America, but not including Panama. For service outside of the United States of America, an extra premium of 3 percent will be required where the policy is less than one year in force.

Under the terms of all contracts if the policyholder enters military or naval service after the policy is one year in force, no extra premium is payable under any circumstances for service either inside or outside the United States of America.

Answers

M. C. F.— The San Francisco managers and general agents have no life underwriters' association. There is, however, or was, recently, an active association of life insurance solicitors. Some of the managers are members.

Formerly the managers had an association, organized by Publisher Edwards of the Coast Review. This organization, if we are correctly informed, dissolved. The principal representatives of the companies again organized in a friendly way and succeeded in correcting some of the greater evils of the business. Then one manager

declared he would not remain a member if another manager was admitted; and vice versa; and these cold-shoulder and glassy-eye men are now partners; and finally one company (the New York) forbade its representatives to "join" any life men's association.

One manager assures me that there is one serious objection to these organizations, which is that through them the good agents are stolen by some of "the bunch."

H. H. J.—Any honest solicitor, hearing your statement, will advise you to take out life insurance on the ordinary plan, with options, in as large a sum as you can afford. This is good advice to all young married men.

Life Man Wants Damages

Roy I. Frederick, manager of the Union Pacific Life Insurance agency, at Portland, Or., has sued the Great Northern railway for \$9,150 damages for personal injuries received in an accident last January. He alleges that at Wilson Creek, his train, while traveling thirty-five miles an hour, ran into an open switch. Frederick, who was sitting in the observation car, was hurled against a writing desk. He suffered injuries to his abdomen and his nerves were shattered, he says. He alleges his income was \$10,000 a year and that the injuries have made it impossible to do other than light work.

Life insurance agent who delivered fraudulent death claim to his superior officer knowing that claim would be mailed by latter in course of business to home office is liable under Cr. Code, § 215, for devising scheme to defraud by use of mails.—United States v. Kenofsky, 37 S. Ct. 438.

"Might just as well now," said one man, and his family is comfortable. "Not just yet, a little later, perhaps," was the verdict of another, and that family is finding existence crowded with worry and toil.—The Union Mutual.

The Metropolitan Life has subscribed for \$2,000,000 of the U. S. Liberty Loan bonds.

GREAT LIFE INSURANCE SCANDAL

Pittsburg Life & Trust Insurance Co. Looted of Nearly \$2,000,000 Within Two Days

Pittsburg provides an astounding example of frenzied finance. The Pittsburg Life & Trust Ins. Co., which took over the Washington Life Ins. Co. of New York, many years ago, has been wrecked by its new managers, within two days of securing control.

The New York insurance department received an intimation that all was not well and investigated. He says that the investigation quickly disclosed "financial transactions of a most astonishing character, never before equaled in life insurance history." The exploiters used a million dollars of the company's own funds to purchase its stock, sold its city real estate to dummies, and substituted securities of doubtful value for several millions of approved securities. Timber lands acquired for a million dollars were bonded for six million, and the bonds were unloaded on the Pittsburg Life & Trust.

The stock of the company was bought at the excess value of \$30 a share, and control secured on the payment down of \$10 a share. The frenzied financiers thus were given immediate control of \$24,000,000 of assets guaranteeing the outstanding insurance of \$115,000,000. Then they deliberately wrecked the institution, within two days.

Clarence Birdseye, an attorney, his son Kellogg, George Montgomery, Robert Moore and Alfred Lewey, all of New York city, and all practically penniless, but with a credit of \$200,000 established through New York banking conditions, are the wreckers. Warrants were issued for all these men, and also for W. D. M. Queston, and Joseph C. Watson, assistant secretary of the Commercial Trust Co. of New York, who certified to a check of \$120,000 for Birdseye when the latter had no funds in bank; and warrants were also issued for J. S. Grant and Geo. A. Nichol Jr. of New York, and F. A. Wallis of the Fidelity Mutual Life, who agreed and then declined to accept the presidency of the Pittsburg Life & Trust under the new management.

War Clause as Agreed On by Insurance Commissioners

If within five years from the date of this policy the insured shall engage in military or naval service in time of war, the liability of the company in event of the death of the insured while so engaged, or within six months thereafter, will be limited to the return of the premiums paid hereon, exclusive of any extra premium paid for military or naval service, less any indebtedness to the company hereon; unless before engaging in such service or within one month (of not less than thirty days), or at the time of paying the first premium due hereon, if the insured shall be then so engaged, the insured shall pay to the company at its home office in ————— such extra premium as may be required by the company, and in like manner shall pay annually thereafter on each anniversary of this policy or within one month (of not less than thirty days), while the insured shall continue to be so engaged, such extra premium as may be required by the company.

Training for a Life Insurance Agent

This is the brief title of a handy book of 134 pages, published by J. B. Lippincott Company, Philadelphia and London. It is one of the "Training" series. The author is Warren M. Horner, who dedicates the book to Joseph Ashbrook. The price is \$1.25 net.

Author Horner's introduction justly says that life insurance is the most scientific business in the world, with very unscientific methods in the producing end. With enticing allurements for the successful, yet the average agent is a financial failure. The greater number of agents soon engage in other kinds of bread-winning. The author, however, believes in life insurance as a vocation, if followed with a burning intensity that is almost an obsession.

We make these characteristic quotations:

"The agent should not drift or work in any hap-hazard fashion."

"The first essential for a beginner is to thoroughly understand the business. This means study."

"The agent should learn when to talk and when not to talk."

"A good salesman is a born gentleman who is not lazy."

"It takes a little clear grit to break into the life insurance profession—it is no place for a molly-coddle."

"Rebating has the same effect upon the efficiency of the agent as an immoderate use of liquor."

67th Annual Statement of the Union Mutual Life Insurance Co.

The general prosperity of the United States last year is reflected in the 67th annual sworn statement of the Union Mutual Life Insurance Company of Portland, Me. Gains were made in new business and insurance in force.

Of the \$64,767,030 insurance in force, \$10,482,855 is on the lives of the people of the company's home state.

Of the \$19,115,226 assets \$1,263,427 is surplus. This is 6.6 percent of the assets, which is a larger percentage of security than the average for all companies.

During the past year the company paid its policyholders \$2,528,543, which brought its grand total payments to policyholders up to \$57,223,741.

Thirteen claims were paid under the automatic extension to policyholders unable to continue their premium payments. As the president says, the benefits thus paid undoubtedly went into homes where funds were pressingly needed.

The Union Mutual operates in Canada and has done so for many years. Only seven of its policyholders died last year through the European war.

This company has been represented in California for many years; also in Oregon, Washington and British Columbia. On this Coast as elsewhere, it has always maintained a very excellent reputation for correct practices and liberal dealings with policyholders.

Geo. Elliott Hunt is the manager for California, with headquarters in San Francisco.

New life business is making a phenomenal spurt. Everybody must be going to war.

Reduction of Lapses in Industrial Insurance

In concluding his address, following the Metropolitan Life's superintendents' convention banquet, Vice President George H. Gaston's request of the superintendents was, "Cut your lapses in two. Come back here next year with not over 7 cents per \$100 of debit."

If the record made for January and February, 1917, may be accepted as an earnest of their intention for the remainder of the year (says the vice president in the company's *Intelligencer*), the superintendents, in general, are certainly well on the way toward accomplishing what they were asked to do. The record is really remarkable. The lapse rate per \$100 of debit (exclusive of the Pacific Coast) was in January and February, 1915, 21.39 cents; in 1916, 14.22 cents (an improvement of 7.17 cents), and in 1917, 10.78 cents, the latter being an improvement over the first two months of 1915 of 10.61, and of 1916 of 3.44 cents.

What might by some have been regarded as being impossible of achievement is now an accomplished fact. It is clearly shown that the conservation of industrial business is chiefly dependent upon the wise precept, close supervision and efficient management of the superintendent, reinforced by full sympathy with his aims and purposes, and willing, effective cooperation on the part of his deputies. These qualifications and the earnest intent—the will—to do the things desired, are practically all that are needful.

Pennsylvania's insurance commissioner, J. Denny O'Neill, asks for the arrest of six men whom he charges with "diverting" the funds of the Pittsburg Life & Trust Co.

Western States Life is quoted at 8½. par 10. original cost 20.

In class A of the Travelers leaders A. S. Holman is second as to volume paid for.

The surprising thing is that Otto Van Laningham's name has not yet been mentioned in Pittsburg.

SELLING LIFE INSURANCE

The Best Salesman

I believe that insurance men are the best class of salesmen that exist. More solid, stable men make a business of it and make a living out of it. I also believe that they have one of the best things to sell. I also believe that they do as much good, provide as much uplift as ministers, doctors, or members of any other profession, and I am not saying this to flatter you, I say it because I believe it to be absolutely true. When you comprehend this thought you will sell more insurance, and until you do get that thought you will be a man who works for dollars only. We have to earn the money with which to pay our bills, educate our children and to put away something for a rainy day, but when we only sell for that, and that alone, we deteriorate as salesmen and begin the toboggan slide to failure. Take as an illustration those wonderful salesmen that come from New York and the East, from the head offices. Sometimes two or three of them travel together, go out with the local manager, one at least being a skilled closer. The local man introduces them to the customer and they simply rush the buyer. And for what? Because they have interest at heart? No, simply to make big sales—big commissions. Of all the bitterness I have held, to me the greatest bitterness was for a while toward just such life insurance salesmen. Even now, years afterward, I will not have anything to do with a certain insurance company which hired such a man, although its policy may have now changed. When a salesman seeks only the benefit which he alone can get out of a sale and not the service which he can render to the purchaser of his goods he is going down hill fast and sooner or later he will go to pieces—his very soul will disintegrate from within. He is a dead one. He is the man who makes a sale by any device he can, he does not care how the purchaser is served. Dollars is all that

he wants, dollars is all that he gets, and when he gets them he has but little, because when you have dollars without the respect of your purchaser you haven't got very much. The local managers who introduced these rushers had to lose much business and work hard to repair the damage done by these salesmen.

The first point I want to leave with you then is that your goods, although the delivery is not for a long time yet, are the easiest goods to sell. The next point in which I want to interest you is that you have to sell to the mind and through the imagination.

When selling insurance two things must be done to satisfy the mind of the buyer. One that the company makes a promise which it can pay. This is taken for granted usually, because no company can remain in business which can not pay. The other is that the customer must see in his mind's eye or his imagination the thing that he expects this insurance will do. He must be led to visualize the actual thing that he is buying. You must picture what the man is going to do for those whom he leaves behind. In doing that you touch one of the emotions (there are several) that reach deeply into the man's soul-fibre. When you look at it with this purpose in view, you will begin to see more clearly the fact that if you could deliver the insurance tomorrow it would not be as easy to sell as it is when it is to be delivered in the future to his loved ones and when they need it. He is here to provide and protect them now. He will not be then, so he is doing it now. If you do not believe that it is as easy or easier to sell insurance because of the future delivery, then you place a stumbling block in your mind that no one can remove but yourself. Why not accept it as a fact? Look at the accumulation of wealth of the insurance companies, the attitude of people toward insurance, the position which insurance men hold in this community and every other community. These being facts, why bother with any argument as to whether it is easier to sell \$50 or a \$100 of insurance than to sell that amount of real estate just because the insurance is not

delivered until the man dies. Blank your mind to every objection and to every argument you can bring to yourself. You can bring many, but why bring them? They only fix the obstacle deeper in your mind and keep you from going on. You put weights on yourself, and how unwise. Let us lay aside all weights that so easily beset us and get into the right mental attitude with relation to the article we sell, with relation to the good we are going to do, with relation to the work in which we have engaged. Make it a life work. It is worthy of a man's best efforts.—Dr. Hartland Law before the West Coast Life Agency Convention.

Reserve Awhile Your Best Shots

Hold back some of your strongest arguments. Let them fly later when they may count for more. For instance, an agent sold a \$10,000 policy the other day, using principally the premium-to-age-65 argument. He didn't have to say anything at all about double indemnity. When he delivered the policy and got check for it he said to the man: "Here is a strong point that I did not mention, double indemnity by which should you meet accidental death in a common carrier your family will receive twice the amount, \$20,000." The man thought this was fine and it made a great impression. He was unquestionably more pleased than if he had had the information in the first place. It gratified him to feel that he was getting more than he expected. The agent in question has often used this plan to help him place additional insurance.—N. Y. Life Bulletin.

Lost on the First Interview

I believe most of our cases are lost on the first interview. This is especially true of the beginner. He calls on prospects hit or miss, indiscriminately. The idea of making a number of calls per day is valuable, but opening and closing doors is not doing business.

Why not get all the information possible before calling on Mr. A.? Why not study his needs, not ours? Why not find out something about the things which interest

him, so we can talk to him about something else than his post-mortem financial condition, which may not be the most pleasant subject in the world to discuss with a stranger? Why not study his family a trifle? He may be contemplating a divorce, you know.

Mr. A. has never seen you before. He does not know you except as a unit in the census statistics. Be clean-shaven, clear-eyed, neatly dressed, and don't forget to have your shoes shined. A pair of mud-stained, sloppy shoes does not add to your self-confidence.

Well, you come up to the glass door. Up to this time you are feeling tip-top. Then your nerve begins to fail, and you almost hope that Mr. A. is out of the city. You walk into a large outer room filled with stenographers, and then a dapper private secretary waltzes up to you and wishes to know what is on your mind. You state that you wish to see Mr. A. The secretary (just a little more important than if he were the President of the United States) says, "If you will give me your card, I will take it in to Mr. A." That doesn't look very good to you, but you do so. In a remarkably short time Mr. Secretary returns saying that Mr. A. doesn't know you and is not interested in life insurance, which is a courteous method of saying that you are up against a stone wall.

Perhaps at the noon hour the important secretary may be out, and Mr. A. may have his office-door open. Walk in. Don't feel any compunction about it. The man who invented the air-brake had a difficult time getting people to let him talk about it to them, and he had to use his ingenuity all the time. Besides, Mr. A. really wants to see you but he is afraid. He is afraid you might persuade him to do something he knows he should do. Don't feel like an interloper. His family will be glad that you stuck to your guns, and so will he.—The Radiator.

We all must hand it to Thomas A. Buckner as a producer of good readable and serviceable stuff at his salesmanship shop.

MISCELLANY

Oregon Casualty and Miscellaneous Business in 1916

	Premis.	Losses
Aetna A. and L.	\$ 37,689	\$ 9,128
Aetna L.	142,621	75,981
American Credit Ind.	1,700	. . .
American S.	41,484	7,268
Casualty Co. of A.	6,662	4,796
Columbian National	2,996	10,985
Continental C.	17,878	5,248
Employer's Liability	20,098	6,121
Fidelity & Casualty	24,680	7,141
Fidelity & Dep.	41,956	16,775
Fireman's Fund	878	.
Guardian C. & G.	34,474	40,627
General A. F. & L.	43,738	16,098
Globe Indemnity	4,761	152
Hartford A. and Ind.	23,575	5,366
Hartford B. Insp.	12,312	. . .
Iowa State Live Stock	214	. . .
Lloyds' Plate Glass	3,585	1,733
London G. & A.	30,786	10,314
London & Lane. Ind.	25,908	4,512
Maryland C.	102,297	24,284
Massachusetts B.	31,502	10,451
Metropolitan C.	1,066	550
Metropolitan Life	444	74
National C.	2,963	1,443
National L., U. S. A.	6,338	2,187
National Surety	44,337	7,896
New Amsterdam C.	31,949	11,640
New York Plate Glass	1,336	257
North American A.	11,380	3,413
North British & Merc.	1,156	8,006
New Jersey F. & P. G.	1,479	254
Occidental Life	21,223	5,989
Ocean A. & G.	42,428	8,756
Oregon S. & C.	61,854	26,056
Pacific Mutual Life	17,694	9,253
Preferred A.	1,196	78
Phoenix Assur.	2,133	954
Reliance L.	1,607	263
Royal Ind.	29,804	—397
Southern Surety	17,924	13,430
Standard Acci.	11,953	9,501
Travelers	45,851	21,975
United States F. & G.	62,190	19,376

Union Pacific Life	3,316	2,573
West Coast-San Fran. L.	293	81

Total \$1,073,677 \$410,586

Oregon Miscellaneous Business

Advance sheets from the Oregon state ins. dept., Harvey Wells, ins. com., give these totals for 1916:

	Premis.	Losses
Accident	\$212,180	\$100,270
Health	77,234	27,561
Liability	373,779	181,482
Fidelity and surety	262,354	45,271
Plate glass	27,774	11,303
Steam boiler	18,383	456
Burglary	27,229	3,912
Sprinkler	2,095	8,174
Auto-damage	38,682	18,159
Miscellaneous	33,967	13,997

Embezzlements

Press notices and dispatches, as collated by the bonding department of the Fidelity & Casualty Co. of New York, indicate, for the months of February and March, 1917, the following defalcations:

	Feb. 1917	Mar., 1917
Banks and trust companies	\$2,227,900	\$
Beneficial associations	1,500	18,678
Public service	6,362	6,000
General business	42,076	374,055
Insurance Companies	152,500	1,096
Transportation companies	20,010	14,000
Courts and Trusts	31,700	15,000
Miscellaneous	163,249	146,836
Totals	\$2,645,297	\$575,665

Dissatisfied with State Compensation

The trustees of Lodi, Cal., are dissatisfied with the treatment by the State Compensation Fund, especially in the case of Charles Frehour. It is asserted that the Fund underpaid him about \$100. The trustees will ascertain if Lodi can legally carry its compensation insurance in a commercial company, from which they expect better treatment at a less cost.

Arizona

The Phoenix Indemnity Co. of U. S. has been chartered, with two half millions for capital and surplus.

NEW INSURANCE CHARTS

FIRE

The Coast Review's Pacific Fire Chart, 1917. Contains general resources and business of companies, together with business transacted in states of the Pacific West and by departments, and San Francisco and Coast business by agencies in San Francisco. Price 25 cents.

American Underwriters' Pocket Chart (fire), giving 1916 resources, income and outgo of 193 American and foreign branch companies, with totals for year, and since organization totals, and also gains and losses. Average ratios: expense, 37; loss, 54.7. Average loss ratio since organization, 56.2. Foreign companies' premiums in 1916, \$129,240,365, or less than a third of the grand total of \$411,074,205 written. Net gain from underwriting, \$5,315,597, of which the foreign companies gained only \$907,061. Printed on folded cardboard. Price 25 cents. Published by American Underwriter, 500 West 12th st., New York City.

LIFE

Surplus Earned, including Dividends in Life Insurance, 1917. By the Spectator Company, Chicago and New York. Figures of 26 American companies. The average earned, ratio of surplus to premiums, since organization, is 19.98 percent. Price 25 cents.

Life Insurance Policyholders' Pocket Index, 1917. Ninety-five pages. Resources, income, disbursements, amount of new business, outstanding insurance, dividends to policyholders, death and endowment claims paid; also figures of British and Canadian companies in Canada. Price 25 cts or 50 cts, according to binding. Publishers, Spectator Co., Chicago and New York.

Pocket Chart of Life Insurance Companies in the United States. Fine folding board; condition, business written and in force, income, disbursements, and ratios. Total companies, 236. Total policies written, 8,217,763 for \$4,303,502,818. Policies in force, 46,253,546, or nearly one for every two persons of the population. Ratio of management expenses to premiums, 22.7;

of outgo to income, about 70 percent. Published by Thrift Pub. Co. (American Underwriter), New York City. Price 25 cents.

Pocket Register of Life Associations, 1917. Spectator Co., New York or Chicago. Price 25 cts. The Modern Woodmen of America has \$1,588,098,500 in force; the Woodmen of the World, \$1,073,968,500.

MISCELLANEOUS

Handy Chart of Casualty, Surety and Miscellaneous Companies, 1917. Prices 25 and 50 cts. By Spectator Co., Chicago and New York.

Pocket Register of Accident Insurance, 1917. By Spectator Co., Chicago and New York. Price 25 cts. Gives statistics of personal accident and health business, and shows condition and business of American stock and mutual companies.

The Argus Casualty Chart, 1917. By the Herald-Argus Co., Atlanta, Ga. Price 25 cents. Gives details of the business transacted by the many companies in the United States, and of eight classes of risks. Several years' figures of resources, premiums and losses. Some of the loss and expense ratios were remarkably high last year. Such as the American Fidelity, 216 percent of the premiums; Columbian National Life, 104; Frankfort General, 100, and 105 for ten years; General, 111; Inter-Ocean, 101; Metropolitan, 107; National Life, U. S. A., 101, and 105 for five years.

Fire, Lightning, Explosion

A policy insuring against loss by fire or lightning, etc., held to include loss by explosion.—German Baptist Tri-County Mut Protective Ass'n of Cass, Miami and Howard Counties v. Conner, 115 N. E. 804.

Where a fire policy absolves the insurer from liability for loss by explosion, the insurer is liable for loss occasioned by fire resulting from the explosion.

Insurance Supt. Phillips of New York has taken over the Washington Life Ins. Co., which was reinsured by the exploiting Pittsburg Life & Trust seven years ago. The Washington separate fund is \$15,000,000.

Portland Will Not Insure in German Companies

The city council of Portland, Or., will not, while the war with Germany continues, insure with any German insurance company. Insurance on city properties expires on May 28.

Inter-Insurers Taxed

The Oregon laws of 1917 tax the gross premiums in inter-insurers 2½ percent. The new fire marshal tax of one-fourth of one percent of the gross premiums or assessments, less return premiums and dividends paid to policyholders, in Oregon, also must be paid by inter-insurers.

School Insurance in German Companies Is Canceled

Insurance in German companies on school buildings in Oregon City, Or., has been canceled and replaced in American companies. The school board took the position that it would be unpatriotic to continue to insure in companies of countries with which this nation is now at war.

There are weak places in the scheme of state insurance supervision. The Pennsylvania commissioner knew nothing of the change of ownership of the Pittsburg Life, nor of the change of officers and the substitution of dummy directors, nor of the sale of \$4,000,000 worth of the company's real estate, nor of the purchase, for several millions of dollars, of worthless bonds newly issued on South Carolina lands. It may not be possible to protect any company from such villiany but law-makers are now warned of the need of some further legislation to protect trust funds and warn buyers and sellers.

Insurance Federation

Organization work has been going forward rapidly and with splendid success throughout California. Within the past two weeks many county divisions have been formed, a large number of new members secured, and officers selected in every instance. At Santa Cruz the following officers were elected: C. W. Hammer, chairman; J. E. Stikeman, secretary. The executive committee consists of G. A. Hart, Charles Canfield, Benjamin Blaisdell, H. S. Gorden and Clarence Dake. The San Jose meeting was well attended and on formation of the county division J. A. Goodwin was elected chairman, J. B. Shea secretary and M. Page, W. Rambo, W. E. Pieper, William Gray and J. R. McReynolds the executive committee.

The Sacramento division of the Insurance Federation of California permanently organized through the efforts of Richard L. Drake, organizer for the National Council of Insurance Federation, has elected the following permanent officers: chairman, H. A. Binder; secretary, H. J. Thielen; executive committee: F. S. Peck, G. R. Kenkins, L. E. Wiard, H. H. Buckman, J. W. McAdam.

Permanent officers have been elected for the Alameda county division are as follows: chairman, L. C. Fraser; vice chairman, B. F. Shapro; treasurer, Martin Monsen; secretary, John A. Thomas.

San Diego: William McClelland, chairman; Herbert N. Seale, secretary; executive committee: Percy Goodwin, J. F. Forster, Frank Salmons, Harry Fisher, Leighton McMurtrie.

Santa Barbara: I. E. Kramer, chairman; E. E. Hauser, secretary; executive committee, H. T. Nielson, C. M. Gidney, J. Campbell, G. W. Potter, A. B. Watkins.

Within the last month eleven new county divisions of the Insurance Federation of California have been organized by Mr. Drake.

San Joaquin county: P. H. Stitt chairman, C. F. Thompson secretary; executive committee: H. J. Grenville, N. Coblenz, W. J. Hamman, A. E. Gianelle, Hal Barnette.

Bombardment, Explosion and Full War Cover

The Fireman's Fund Ins. Co. of California is writing explosion, bombardment and full war cover insurance.

Washington Insurance Federation

H. C. Sampson of Spokane was elected president of the Washington Insurance Federation at the recent annual meeting in Tacoma. Other officers elected were as follows:

Vice presidents, R. C. Stuart of Seattle, J. L. Easton of Bellingham, J. H. Davis of Tacoma, J. H. Roberts of Centralia, W. A. Paxton of Walla Walla, Harry Coonse of North Yakima and Phillip S. Locke of Aberdeen; secretary, Bruce Kaltz of Seattle; treasurer, John C. Coart of Seattle; executive committee, John F. Lyons of Tacoma, chairman; W. S. McCrae of Spokane, E. C. Arnold of Seattle, F. J. Martin of Seattle and John J. Cardigan of Spokane; directors, W. C. Henry of Seattle, James A. Hood of Aberdeen, J. B. Adams of Leavenworth, Daniel Duryea of Everett, Frank L. Emerick of Seattle, T. E. Moloney of Spokane, W. D. Mead of Seattle, J. A. Miller of Bellingham, J. C. Coart and O. E. Sauter of Seattle, P. V. Caesar of Tacoma, Charles Klein, Lester Edge and H. W. Newton of Spokane, L. C. Brewer of Hoquiam and W. J. J. Roberts of Seattle.

Oakland Fire Protection

New apparatus is to be placed in Oakland (Cal.) as follows:

Two triple combination motor pumping engines, booster type on 93d av. near East 14th st. and on Champion st. near Hopkins st. Three tractors to be placed with companies 7 and 9 and truck co. 5. Two triple combination motor pumping engines to be placed on 25th near Broadway and on 13th ave near Hopkins st. The most of the steam fire engines have been in service for many years.

Growing grain rates in Idaho will hereafter be the same as in the adjacent states of Washington and Oregon, where conditions are much the same.

The Phoenix of London has 366 of its staff engaged in military or naval duties. Thirty-four gallant fellows have given up their lives for their country, and eleven have gained high distinction on the field of battle.

First Federation Annual Meeting in California

The first annual meeting was held in San Francisco on May 17. Vice President Burt L. Davis called the meeting to order, and spoke of the recent services of the California Insurance Federation. No unfriendly legislation was enacted at the recent session.

Field Secretary Drake outlined his recent activities.

The new officers and directors represent fire, casualty, surety, health and accident, life, marine and fraternal insurance, medicine and agents.

Messages by wire from Treasurer Curtis of the National Council, and from Secretary McKee were read and heard with approval. A committee was appointed to revise the constitution and prepare by-laws and order of business.

The following officers were elected at this first annual meeting:

I. O. Levy of Los Angeles, first vice president; Mac O. Robbins of Santa Ana, second vice president; David Duncan, San Francisco, third vice president; R. D. Foster, San Francisco, fourth vice president and A. W. Thornton, San Francisco, treasurer.

Directors—J. R. Molony, Frank Agnew, C. B. Cornell, A. E. Nash, L. J. Dunscomb, George Leisander, R. L. Stephenson, B. L. Davis, Alexander Field, Louis Rosenthal, C. A. Henry, Dr. George W. Goodale, and Carlos S. Hardy from San Francisco.

Representing agents — L. C. Fraser, Jr., Oakland; J. L. Van Norman and H. M. Wheeler, Los Angeles; C. D. Barnett, Santa Rosa; H. L. Binder, Sacramento; G. B. Champlin, Red Bluff; J. A. Goodwin, San Jose; William McClelland, San Diego; James Madison, Jr., Fresno; P. H. Stitt, Stockton, and R. A. Moore, Bakersfield.

Executive Committee—C. B. Cornell, Burt L. Davis, C. A. Henry, George Leisander, A. E. Nash, L. C. Fraser, Jr., and Louis Rosenthal.

The nominee for president declined at the last minute and the executive committee was empowered to select a president.

Charles E. Sheldon of the American of Newark was re-elected president of the Western Insurance Bureau. The relations between this organization and the Western Union are very amicable.

Fire companies are not permitted to write bombardment and explosion insurance in Oregon.

THE FREE LANCE

A \$20 gold piece has been known to restore the sight of a blind beggar.

The strong love combat. The weak hedge themselves about with peace platitudes.

Fred J. Perry, special agent for the Royal at Los Angeles, says of Uncle Billy's book on "Fire Insurance": "He speaks as one having authority, and not as the scribes." For sale by the Coast Review, price \$1.50 or \$1.75. Why pay more?

Somebody sends me this card:

Work Like

HELEN B. HAPPY

I've been working like

HELEN M. UNHAPPY

The exportation of rice from Japan and China has been prohibited.

Oakland parks its automobiles in the middle of side streets diagonally.

Andy J. Gallagher, San Francisco city-county supervisor, ex-champion heavy weight boxer of the Olympic club, dealer in gasoline and other supplies for jitneys, has added to his versatility by growing a new plant, the Golden State Indemnity Co., of which he is president, and which will make a specialty of bonding jitney owners and drivers.

Nature loves best the physical person.

A letter from Holland, written by a Holland-American, says: "It is certain that Germany is slowly starving to death. Batches of emaciated children are being sent here from Germany to be fed up. Some of them look very ill and have lost their hair. As soon as these little people have recovered their strength by abundance of food, they are returned to their homes, and another group of similar half-starved children are sent here to be likewise restored to health and strength. I tasted one boy's

piece of war-bread. It was a dirty brown color, of a strange composition and not pleasant to taste."

Fourteen grain elevators burned in Iowa in 1915, and fifteen in 1916. Some of these fires are known to have been incendiary.

No fear exists concerning the ability of all our American life insurance companies to faithfully and promptly meet at their maturity all policy and other financial obligations.—Life Insurance Courant, May 3.

With pleasure I have sent a markt copy of the above timeliness to Insurance Commissioner O'Neill of Harrisburg, Penn., to reassure that official.

The looters took \$1,900,000 from the Pittsburgh Life & Trust in about two days. This was about one-twelfth of the total funds. The insurance commissioner of Pennsylvania, of Harrisburg, has been appointed receiver. Capital, surplus and a half million of the legal reserve were stolen.

A few days more and nothing but the smell and the squeal would have been left. About a dozen of the J. Rufus Wallingfords are under arrest.

The Monthly Bulletin of the Fidelity & Casualty Co. records an odd accident claim. The president of a butchering company at Great Falls, Minn., recently reported, and was paid indemnity for, an injury caused by the kick of a buffalo. The animal was in a crate, and the insured put his hand in the crate to climb up and look at him. The buffalo resented the inspection and kicked the butcher.

A man should dress according to his vocation and not according to his income.

Type-writing fades to invisibility in the sunshine.

This Coast can spare a few of its brave young insurance men for the army and navy. They would make good walkers, good shooters, good officers, and are willing to take any risk offered.

FIRE AND MARINE

The Christensen & Goodwin Office

The American Central and the St. Paul F. & M. have been represented in San Francisco so long that memory runneth not to the contrary.

One pleasant day in 1882 Maj. Charles Christensen, who had been some months in San Francisco in the interest of the American Central, received by wire a message to this effect: "You have been elected secretary of the company. Hurry home." But, gladly accepting this promotion, he nevertheless went back to St. Louis with some regret, for he had fallen in love with the people and climate of California.

A few years later, when Manager Watt of the general agency was promoted to a Royal position, Major Christensen resigned the secretaryship and returned to glorious California as manager of the American Central and St. Paul Pacific department, succeeding Rolla V. Watt. Had he not resigned the secretaryship of the company, he would now, no doubt, be serving the American Central as its president, as Col. Cram predicted; but the Major has never regretted the step he took.

The companies under the new management flourished in this field and waxed fat in premiums, the total swelling from modest size to some \$700,000 in premiums. The firm of Christensen & Goodwin was organized and they still direct the affairs of this department and occupy two floors at 241 Sansome street, San Francisco.

There are two companies, the American Central and the St. Paul, and the two "annexes," the Mercantile F. & M. Underwriters and the Minnesota Underwriters. The security behind the policies of both companies and their underwriters' agencies is first class. Resources are large and reputation is excellent, and every hazard assumed, individual or conflagrational, can and will be promptly met if transposed into loss.

The American Central, organized in 1853, has \$4,142,834 assets, about half of which is

surplus as regards policyholders. Very wealthy interests are behind its contracts. Assets, premiums and reinsurance reserve increased last year. The paid in capital is \$1,000,000.

The St. Paul Fire & Marine was organized in 1865. In the past year it became a 12-millionaire in assets, a 4-millionaire in net surplus, and a 9-millionaire in premium income. Gains were very large. The paid in capital is \$1,000,000.

Both companies write marine as well as fire business.

Christensen & Goodwin, the managers in this field, made a good underwriting profit last year, although they write a large amount of dwelling business.

Germania Fire Ins. Co.

This old New York City company made fine progress last year, and it now looks like a 9-millionaire by December next. Surplus gained \$222,000; premium income gained over \$302,000; reinsurance reserve is now \$3,808,202, which is more than the premium income, and is a gain of about a quarter-million.

The loss experience of the Germania last year was very favorable and left a handsome underwriting profit, to be added to the surplus for the protection of policyholders. Interest earnings more than paid the dividends paid stockholders on their more than \$4,000,000 funds.

The Germania also fared well in the Pacific West.

Montana Hail Insurance Law to be Tested

Helena, Mont. — Steps looking toward testing the validity of the new state hail insurance law were taken today when the state board of examiners allowed claims for expenses of Commissioners Bowman and Anderson. State Auditor Keating declined to issue the warrants, upon the ground that there is no money in the state hail insurance fund. Meantime the hail board will issue blank forms and send them to county assessors so that if the law is held constitutional farmers can benefit this year. Applications to come under the law must be filed not later than June 1.

CANADA

We are indebted to Supt. of Ins. G. D. Finlayson for his Abstract of Statements of Insurance Companies in Canada for the past year. We find that fire premiums received were \$27,713,308, a gain of about \$1,238,500. Loss ratio was 54.5 percent. Miscellaneous premiums received were \$9,277,011, with 55.1 percent losses.

Fire premiums and losses by Western provinces are:

		Premis.	Losses
Alberta—	Canadian . . . \$	457,879	\$220,297
	British . . .	905,417	413,105
	American, etc.	723,981	363,168
		\$2,087,277	\$936,570
British Columbia—	Canadian . . .	519,507	230,564
	British . . .	1,432,321	650,980
	American, etc.	963,676	422,793
		\$2,915,504	1,304,337
Saskatchewan—	Canadian . . .	563,388	256,168
	British . . .	956,687	341,092
	American, etc.	822,557	320,632
		\$2,342,632	\$917,892
Yukon—	Canadian . . .	97	. . .
	British . . .	850	. . .
	American . . .	1,637	. . .
		\$ 2,584	

Among Canadian companies the Western leads in Canadian fire premiums and the British America is second. Among American companies, the Hartford leads. The Royal leads all, and the Liverpool & London & Globe is a near second. The leading province is Ontario, with \$9,750,000 fire premiums last year.

British Columbia loss ratio last year was 44.7 percent.

Alberta loss ratio last year was 47.7 percent.

Saskatchewan loss ratio last year was 39.2 percent.

Gasoline added to washing-water on hot stove seems a new hazard. The gasoline ignited and the home of F. Gill at Kerto, Cal., is no more.

The company doing a small business in a state must expect to have either a very favorable or a very unfavorable loss experience—and as a rule it is not disappointed in its expectations.

Oregon Marine Insurance in 1916

	Net Premis.	Losses Inc.
Etna	\$ 460	\$. . .
Alliance	2,376	3,843
Automobile	701	. . .
Brit. & Foreign Marine	45,127	20,425
Com'l Union Assur.	464	. . .
Federal	1,165	. . .
Fireman's Fund	18,287	45,850
Globe & Rutgers	6,937	55
Home of N. Y.	2,494	1,047
Ins. Co. of North Amer.	9,585	16,140
Mannheim	5,267	8,835
Marine	2,695	22
Massachusetts	77	116
Nord Deutsche	4,937	5,424
Norwich Union	563	. . .
Phoenix Assurance	12,363	49,111
Providence-Wash.	3,538	6,868
Queen	36	. . .
Royal Exchange	33	65
Royal	21	. . .
St. Paul	7,524	31,884
Thames & Mersey	2,835	1,327
Tokio Marine	4,666	1,599
Union Marine	2,770	3,736
U. S. Lloyds	164	. . .
Western Assurance	1,982	6,677
Total	\$137,069	\$203,024

London Assurance

Bonus to Office Staff.—The affairs of the London Assurance Corporation were very prosperous last year, and bonuses have been distributed to the office staffs. A handsome bonus has been distributed amongst the members of the office staff of the Pacific Coast branch.

Washington.—Breach of condition of fire policy, for it being void if there be other insurance not indorsed thereon, not contributing to the loss, under 3 Rem. & Bal. Code, § 6059-34 does not avoid liability.—Ramat v. California Ins. Co. of San Francisco, 164 P. 219.

Bombardment insurance may be written in Washington only by miscellaneous companies and none has asked Commissioner Fishback for authority to write this class of business.

Fireman's Fund Makes Two Appointments

The Fireman's Fund Insurance Company announces that owing to the increased and growing importance of its automobile department it has called to San Francisco to assume the duties of manager thereof Mr. C. C. Wright, who has been the state agent and then the general agent in Texas for both fire and automobile departments. Manager Wright has been very successful in Texas with both the fire and automobile branches.

The Fireman's Fund further announces the appointment of Mr. B. G. Wills as superintendent of the liability branch of its automobile department. Mr. Wills has been superintendent of the Southern California branch of the Royal Indemnity Co., with a good record in casualty underwriting and in the settlement of claims.

Insurance Almanac and Cyclopedia

The 1917 edition is another great reference book, of 444 pages this year. The information as to legislation was brought down to March 21. Fees and taxes in the states. Digest of workmen's compensation laws. Facts about and for all the insurers. List of automobile insurers. The almanac part is sadly lacking. Our favorite pills are not mentioned and there are no weather predictions.

Price \$1.00. Published by Weekly Underwriter, 80 Maiden Lane, New York

The National Board has sent out a draft of a new standard mortgage clause, with the recommendation that all companies use it.

The American of Newark has declared a stock dividend of \$1,000,000 or 100 percent. The American has about \$4,000,000 net surplus. With \$2,000,000 capital, the policyholder's surplus continues as before.

Water companies and the national government are guarding reservoirs, to prevent Germany-sympathizers from doing damage with dynamite or poison.

An Indiana lawyer has started out as an individual life insurer. He names himself as the Toilers Life Insurer.

On the Wil-Jam-it

Portland fire losses have decreased from \$1,600,000 to \$800,000 and thence to \$278,000 last year. J. N. Gridley writes to the local papers and hauls the insurance companies over his red hot grid-iron because they have not reduced the rates accordingly — as from \$2.40 on his friend's store down to 40 cents. "Instead of which the rate was raised to \$3.00." Evidently this complainant does not know that Portland rates were not raised to correspond with the abnormal loss experience.

The Alien Enemy Danger

A prominent mine owner in northern New York reported that within five days 400 of his force of 4,000 men stopped work. An investigation by his own secret service men showed that 300 were enemy aliens. Fourteen of the 300 were arrested, and it is stated officially that several of them had money or documents which could be traced through embassy channels to an enemy government.

The danger of fire from this alien source is still greater. Fire, riot, strikes, the destruction of warehouses and elevators containing grain and food supplies, and the burning of growing grain, are aids to the enemy, and increase the high cost of living.

Vigilance is the price of safety. Report to the federal authorities every suspected alien or enemy-sympathizer.

Covering the War Risk

The Phoenix Assurance is now prepared to write full war cover, bombardment, and explosion insurance.

LIFE.—The Yeomen of America, a fraternal insurance society ill in Illinois, has been fired into a receivership.

At the Washington hearing on the proposed war tax of 8 cents per \$100 of life insurance written Robt. Lynn Cox represented the life insurance interests.

Nineteen of the old and new directors of the Pittsburg Life and Trust are accused of conspiracy. Bail is \$10,000 each.

The War Risk Insurance Bureau

Congress is expected to provide a capital fund of \$50,000,000 for the marine War Risk Bureau. Reinsurance with the Entente Allies' bureaus will be permitted. War risks will also be written on the lives and limbs of officers and crews of American merchant ships.

MARINE.—The Connecticut Insurance Report gives premiums and losses of marine companies as follows:

	Premis.	Losses
American & Foreign	\$ 464,415	\$ 89,018
Columbia	521,668	285,262
Federal	2,736,671	754,937
British & Foreign	1,708,582	808,120
Mannheim	3,464,665	1,406,038
Marine	2,012,269	708,802
Union	1,218,602	509,091

The first of the 1,000 American wooden submarine "blockade" runners has been launched in Maine. It is a schooner, 158 ft. in length, 36 ft. beam, and draws 16 ft. Cost \$80,000.

Government Insurance.—The War Risks Bureau will hereafter insure only the ships complying with American naval orders as to routes, ports, etc.

Great Britain.—The government has reduced insurance premiums on the risk of Zeppelin raids. The flying machine and the long-range gun have made this air hazard to home and factory a mere nothing.

The Prussian National and Netherlands, non-board companies, have bought out the general agency of A. C. Thornton and made a metropolitan department, in charge of H. M. Dinsmore, formerly special agent.

Stanley Jewitt, successor to Henry Hewitt & Co., a leading Portland agency for many years, is spending the week in San Francisco.

Charles R. Stone is now superintendent of agencies of the Pacific Coast automobile department of the North British & Mercantile, with headquarters in San Francisco.

The National Board of Fire Underwriters holds its fiftieth annual session today (May 16).

Bombardment and Explosion

The North British & Mercantile, the Mercantile of America and the Commonwealth of New York are now writing bombardment and explosion insurance.

The Scenrity of New Haven, represented by Edward E. Potter & Sons, is now writing full war cover, bombardment and explosion insurance.

School Districts Can Not Insure in Mutuals

The Idaho legislature enacted a law permitting school districts to insure in mutuals. The supreme court of the state has since passed on the law, and held that school districts can not insure their school properties in mutuals, as such contracts bind them to a liability without limit. Similar rulings or opinions have been made by district and county attorneys in Texas, California and other states.

Marine.—The U. S. government will itself operate the seized German steamships or turn them over to the Entente. Some of them, no doubt, the Caesar's submariners will take sorrow in sinking.

Elevators.—The frequency of fires in grain elevators, mills and warehouses has prompted more thorough inspections, in the Middle West. A little Lynch law may be better.

Marine.—The United States War Risk Bureau has made a great deal of money but it is now losing and may be compelled to advance rates. One recent loss is said to have been \$900,000 or more.

German undersea boats sank 75 neutral Norway ships in April. If the war lasts until 1919, and Uncle Sam doesn't stop this bad business, poor Norway will have no mercantile navy left. More than 100 Norwegian sailors lost their lives by these April sinkings.

The widow of the late Charles Ward is soliciting fire insurance in San Francisco.

Texas has a new fire policy form, which expresses the valued policy and anti-technicality laws. And the loss-expense ratio of Texas is 120 percent of the premiums.

Oregon Mutuals will Standardize Forms and Proofs

Salem, Or.—A movement to standardize the policies, proofs and by-laws of mutual fire insurance associations of this state was begun at a recent meeting of their representatives. A committee was appointed to prepare a standard form policy and proof of loss and submit it for approval. At the meeting were: W. C. Hagerty, representing the Oregon Fire Relief of McMinnville; Herman Loeding, Farmers' Fire Relief of Portland; John Murray, Farmers' Fire Relief and the Hopgrowers' Mutual of Butteville; Charles Hotlinger, Farmers' Fire Relief of Sublimity, and Erwin Ritter, German Mutual Fire of Hillsboro.

Fire Bugs in Sain Looy

After a year and a half's delay the St. Louis firebugs were brought to trial—Julius R. Bersch, an insurance agent, and Harold G. Gilmore and Harry C. Imel, business partners, and their hired incendiary, Edward Wilner. The intermediary was Herbert O. Baker, also an insurance agent. Insurance adjusters are also involved in new arson ring charges.

Julius R. Bersch, Harold G. Gilmore and Harry C. Imel were found guilty of arson in the third degree in the verdict of the jury in St. Louis, May 11. The jury fixed the penalty of Bersch and Gilmore at two years in the penitentiary and Imel's punishment at twelve months in the city jail, with a recommendation that Imel be paroled because of extenuating circumstances.

A motion for a new trial for all three defendants was filed by former Gov. Major, counsel for the defense, and the men were released on bonds of \$3,000 each, signed by Chris. Schawacker, a professional bondsman. Whether Imel may be paroled will have to be decided by the court, in view of the discovery that section 5365 of the Revised Statutes of Missouri provides no person convicted of arson may be paroled.

As stated above, Bersch, Gilmore and Imel were accused of causing the store of the Gilmore-Bontig Decorating Company, 4455 Olive street, to be burned July 24,

1915, so they could collect \$35,000 insurance, most of which had been placed on the store shortly before the fire. The state offered testimony to the effect that the contents of the store were not worth more than \$10,000. None of the insurance was paid.

The three men were arrested the September following the fire as the result of a trap laid by the police and the aid of Herbert O. Baker, insurance adjuster, who was indicted at the time the other three were arraigned. Baker pleaded guilty and is awaiting sentence. He was one of the state's chief witnesses in the long court proceedings, which began in April, 1916.

The police unearthed evidence that the fire was certainly of incendiary origin, and that an organized arson ring probably existed. The circuit attorney's office enlisted the aid of Joseph C. Christen, a manufacturer.

Christen first negotiated with Baker and then was introduced to Bersch, the insurance agent. Record of a conversation between Bersch and Christen in the latter's office, in which it was agreed that Christen should increase his insurance and then have a fire, was made by a police stenographer secreted in the room.

On the afternoon of September 11, 1915, the trap was sprung when four men drove a wagon load of inflammable material into the yard of the Christen works. The men were arrested. The men were known as "torches" and now are awaiting trial. The arrest of the men was followed by the arrest of the three principals and Baker.

The first trial of Bersch, Gilmore and Imel began in December, 1915, but was continued to the following April, when a mistrial resulted because of letters sent to several of the jurors referring to the case. On April 9, 1917, the hearing was begun before a new jury. Nine days later a juror told Judge Shields an attempt had been made to bribe him and repeated the statement in open court, implicating a relative of Bersch. Eugene McMahan is out on bond, on a charge of attempted bribery.

The British government may take over the Lloyds' marine business.

GENERAL

German Ships Interned and Then Seized by the United States Government

At the beginning of the war many German merchant ships took refuge in the ports of America and its possessions to escape capture by the Entente Alliance war ships. They were interned but were at liberty to put to sea at any time. When America was about to enter the war the crews of these interned ships, contrary to law but under secret orders from their home government, undertook to disable the machinery.

When the President delivered his war message to Congress federal officers seized all the interned ships. This country now being at war with Germany, the seized ships will be used by the government or by private parties for the shipment of goods to our Allies.

The ships taken over on April 6, and their tonnage and value, are as follows:

New York—		Tonnage	Value
Pr. Grant	18,072	\$1,244,480	
Pr. Lincoln	18,168	1,246,840	
Vaterland	54,283	8,000,000	
Nassovia	3,962	99,000	
Armenia	5,464	135,400	
Bohemia	8,416	209,529	
Pisa	4,967	125,920	
Pennsylvania	13,333	641,080	
Harburg	4,472	117,480	
Magdeburg	1,497	...	
Adamsturn	5,000	126,360	
Matador (bark)	1,468	...	
Geo. Washington	25,570	5,500,000	
Kaiser Wilhelm II	19,361	4,000,000	
Fried. der Grosse	10,771	900,000	
Prinzess Irene	10,893	1,250,000	
Grosser Kurfuerst	13,102	1,500,000	
Barbarossa	10,983	1,250,000	
Hamburg	10,531	556,800	
Koenig Wilhelm II	9,410	230,500	
Allemania	4,630	99,000	
Prinz Eitel Friedrich	4,650	316,340	
Prinz Joachim	4,760	319,240	
Portonia	2,778	69,760	
Mala	2,555	65,400	
Clara Mennig	1,685	40,200	
Indra (ship)	1,746	...	
Boston—			
Amerika	22,622	1,545,000	
Cincinnati	16,530	1,180,000	
Koeln	7,109	286,460	
Kronprinz'n Cecilie	19,503	3,000,000	
Ockenfels	5,621	141,720	
Wittekind	5,610	141,280	
Baltimore—			
Bulgaria	11,140	388,728	
Neckar	9,835	345,000	
Rhein	10,050	355,920	
Philadelphia—			
Prinz Oskar	6,026	351,080	
Rhaetia	6,600	165,640	
Newport News—			
Arendia	5,515	136,180	
Budapest	3,651	92,840	
Kronprinz Wilhelm	14,908	...	
Prinz Eitel Frederick	4,650	316,840	
Charleston, S. C.—			
Libenfels	1,525	...	
Wilmington, N. C.—			
Kiel	4,194	...	
Niearia	3,794	...	
Savannah—			
Hohenfelde	2,974	65,480	
New London, Conn.—			
Willehad	1,761	120,480	
Jacksonville, Fla.—			
Freda Leonhardt	2,789	...	
Pensacola, Fla.—			
Rudolph Blumberg	1,769	...	
Voges	3,716	...	
New Orleans, La.—			
Andromeda	2,554	...	
Breslau	7,524	...	
Georgia	3,143	81,888	
Teresa	3,769	95,210	
Galveston, Tex.—			
Morawitz	4,795	148,000	
San Francisco, Cal.—			
Ottawa (bark)	2,742	...	
Serapis	4,756	122,720	
Puget Sound—			
Arnoldus Vinnen	1,800	...	
Dalbek (bark)	2,723	...	
Kurt (bark)	3,109	...	
Saxonia	4,424	11,280	
Steinbek	2,164	...	
Honolulu—			
Gouverneur Jaeschke	1,739	41,800	
Holsatia	5,649	141,320	
Loogmoon	1,971	49,800	
Lockhun	1,657	40,800	
Pommern	6,557	163,140	
Prinz Waldemar	3,227	69,480	
Setos	4,730	123,360	
Staatssekretaer Kra	2,000	41,000	

Manila—

Andalusia	5,433	. . .
Bochum	6,161	. . .
Camilla Rickmers	5,130	. . .
Coblenz	3,130	. . .
Clara Jebesen	1,735	. . .
Carl Diedrichsen	1,243	. . .
Elmshorn	4,594	. . .
Elsass	6,591	. . .
Esslingen	4,902	. . .
Mark	6,579	. . .
Raja	5,662	. . .
Sacbsen	8,007	. . .
Sambia	4,765	. . .
Tuebingen . . . . .		. . .

San Juan, Porto Rico—

Farn	4,139	. . .
Odenwald	3,537	. . .
Praesident	3,000	. . .

There are also interned in Mexico, 13 vessels of 47,722 total tons; in Columbia, 4 vessels of 14,575 tons; in Peru, 10 vessels of 42,863 tons; in Cuba, 6 vessels of 19,575 tons; in Brazil, 49 vessels of 253,795 tons; in Uruguay, 8 vessels of 42,658 tons; in Argentine, 15 vessels of 75,712 tons; in Chile, 89 vessels of 318,383 tons.

H. B. 281, 283 and 284 Approved

San Francisco, May 10th, 1917.

To the Civic League of Improvement Clubs and Associations of San Francisco, Cal.

Gentlemen—Your committee on fire protection, fire department and fire insurance have to report as follows:

Upon investigating insurance legislation at Sacramento by the session just closed we find that the following bills, viz: Assembly Nos. 281, 283 and 284 which were passed are beneficial to the insuring public, as they protect against irresponsible and unscrupulous agents and brokers and strengthen the insurance commissioner's control.

We therefore recommend that the League urge his excellency, the governor, to sign same and that a copy of this report be immediately forwarded to the capitol by the secretary.

G. Trittenbach, chairman.

I. A. Rothenburg.

Insurance World of Pittsburg issued a timely "extra" on the Pittsburg plot of would-be plutocrats.

Imperial Vanity Wounded

The town of Imperial, Cal., is without a fire department this unlucky 13th of May day. Chief Wm. Wersel referred slightly to one of the royal family of city trustees. This Imperial body thereupon fired the chief, by a ukase of great indignity. Revolution broke out, and the other seventeen members of the fire department quit in a body.

Employers' Liability

This company has placed a new disability policy on the market.

Sickness indemnity for life, and accumulation on accident and illness weekly indemnity, is provided. There are other new and selling features.

The Spectator Chart gives the Western States Life surplus as \$150,270, against \$70,023 a year ago. A part of this, we understand, is derived from the recovery of some \$40,000 from the estate of a former president, a sum paid him under threat by the promoters. This is the first year the company has made a gain in surplus, and President Porter is properly proud. No dividends have yet been paid stockholders. Surrendered and ceased policies (payments) rose from \$39,726 to \$52,054. New business slightly less, expenses of management slightly more. Income over disbursements was \$401,940; increase of liabilities was \$372,142.

Fourteen Iowa life insurance companies have \$65,000,000 in approved securities on deposit with the state insurance department for the protection of their policyholders. The Bankers Life has over \$27,000,000 or 41 percent of the total.

Live stock insurers lost money generally in the past year.

The new Idaho insurance commissioner is W. R. Hyatt.

The former presidents of the Pittsburg Life & Trust, the reinsurer of the Washington Life, are said to be implicated in the great conspiracy. Efforts are being made to save the company.

Bombardment, Riot and Full War Cover Insurance

The Commercial Union Assurance Co. United States branch is now writing explosion, bombardment and full war cover insurance.

Associate Members F. U. A. P. Meeting

The regular meeting of the associate or junior members of the Fire Underwriters Association of the Pacific, this week, was addressed by Assistant Manager Thomas H. Anderson of the Liverpool & London & Globe office. The subject was "Fire Insurance as a Profession." About eighty of the juniors were present. Assistant General Agent Herbert Folger of the George H. Tyson office presided.

Mr. Anderson's talk was practical, interesting and stimulating to his young hearers. The hearty applause at the finish and the subsequent questions proved this. The young men never missed a word. From start to finish they were alert.

Mr. Folger made a few remarks at the close, and complimenting the young men urged them always to ask questions at these meetings.

The representative of the Coast Review who was present admits that he was surprised and pleased because of the large attendance and the intelligent interest indicated by the questions asked the speaker of the evening. Managers should encourage their clerks to attend these lectures and to use the library of the Association. Both attendance and reading will help the associate members in their work and advancement in the profession.

The American government will build 32 towns at the mobilization camps. Each will accommodate 22,000 soldiers. Lumber requirements will be 600,000,000 feet.

Automobile insurance written in Oregon increased 40 percent last year, and losses were over 20 percent less.

Insurance Commissioner Wells of Oregon issued an appeal to merchants and others to spare a little time for fire prevention.

Fireman's Fund Makes a Casualty Connection

The Fireman's Fund Insurance Company has taken into the office the United States Casualty Co. for automobile liability business, for all Coast territory and Texas, and has discontinued writing that class of business. Combination or separate liability policies will be written as heretofore.

Law Union & Rock Ins. Co. Now a 50-Millionaire

This London company experienced a very favorable year, with a fire loss ratio of only 46.5 percent. Expenses were 35.8 percent of the premium income, thus leaving a handsome balance for the fire reserves and surplus. Other departments of the company's activities made a good showing also.

The total assets are now \$50,440,000, of which the life departments funds are \$41,000,000. This leaves the fire and general funds about \$9,500,000. The paid up capital is \$825,000. The debenture stock is \$1,241,410.

The Pacific department is in charge of H. H. Smith, with offices in the Insurance Exchange building, San Francisco.

A Cancellation of Indemnity Policies

Where defendant agreed with plaintiff insurer to renew policies issued for one year December 15, 1913, for two consecutive terms of 12 months, and defendant refused to renew such policies at the end of first year, plaintiff's denial of liability under policies after December 15, 1914, held a consent to cancellation of policies, and bar to an action for premiums.—Fidelity & D. Co. v. J. G. McCrory Co., 164 N. Y. S. 561

To move one field army of 80,000 men, technically known as a brigade, of field army troops, requires a total of 6,229 cars made up into 366 trains with as many locomotives. These cars would include 2,115 passenger, 385 baggage, 1,055 box, 1,899 stock and 775 flat cars.

The new concrete barges and ships should be good fire risks — but as to marine, that may be another story.

Royal Arcanum in a Bad Way

Very sick is that fraternal insurance society, the Royal Arcanum. It must go on a legal reserve basis soon and meantime, as announced in our recent issue, a receiver is in charge of the invalid. A federal court created the receivership. An appeal has been taken by the order's officers, and pending action thereon the usual business of collecting and disbursing will be carried on.

With \$450,000,000 insurance in force the order has less than \$4,000,000 funds in hand. Liens will be placed against all policies, to place the order on a legal reserve basis. This means the scaling of cash benefits payable on all policies now in force.

Stenographers and typewriters wanted, men and women, for the government at Washington, D. C. Entrance salary ranges from \$900 to \$1,200 yearly. Civil-service examinations held every Tuesday in the principal cities of the Union. Address Secretary U. S. Civil-Service Board of Examiners at Seattle, San Francisco or Honolulu.

The state industrial ins. dept. of Washington has been collecting fixed percentages of the pay rolls of commission merchants. The elevator, as everybody knows, is extra hazardous, and some of the produce houses have been using elevators. Recently the supreme court of Washington took this class of risks out of the jurisdiction of the arbitrary commission. The latter is now returning the commissions illegally collected.

Cash Securities Defined. — Where policy guaranteeing employer from loss by peculations of employee provided for monthly counting of cash securities in employee's custody, term "cash securities" must be treated as meaning bonds or negotiable instruments easily convertible into money. *Bissinger & Co. v. Massachusetts Bonding & Ins. Co.*, 163 P. 592.

The Mutual Life of New York has subscribed for \$5,000,000 Liberty Loan bonds

The Staff of Life

Wheat, May delivery, sold at \$3.00 a bushel. This is the highest price on record. Cold and dry weather has reduced the wheat yield the world over.

American exports have more than doubled since the war, and the production has fallen off 26 percent. Previous low prices narrowed the acreage sown.

If \$1.00 a bushel had been guaranteed the wheat-raisers of North America there would not now be a limited wheat acreage and scarcity.

The only cereal that makes real bread is wheat, and where wheat does not grow, real men are not produced.

Registration day for universal service will be made the occasion for patriotic enthusiasm in all communities of the country. On the theory that a wholehearted enthusiastic registration of several million men will enormously hasten the day of peace, general celebrations will be the order of the day. These rallies will be for the purpose of doing honor to those who register.

"Every individual should consider himself a fire warden of the nation at this critical time and should equip himself to serve his country by safeguarding to the extent of his intelligence and ability every form of natural and created resource."

This is the resolution adopted by the National Fire Protection Association.

It is to be hoped that the stockholders of the Pittsburg Life & Trust did not collect all the money for their million dollars stock. We have seen the statement that the swindlers made the first and second payments. Did the directors accept this offer from strangers because the company was already impaired? Did they fail to report the deal to the Pennsylvania insurance department because they hoped to first get away with their share of the swag?

Corporations and partnerships with more than \$5,000 profits must pay an excess tax of 8 percent thereof. Insurance journals will suffer seriously.

LIFE PARAGRAPHS

Mutual life companies (fourteen) are suing California for the recovery of about \$75,000 taxes paid on premiums without a deduction of premiums refunded as "dividends" to policyholders. Miles M. Dawson appears for the state. The contention of plaintiffs is just. They should and probably will win.

The Puritan Life has nearly \$7,000 net surplus and is ten years old. This answers a question sent us.

The Presbyterian Ministers Fund, organized in 1759, received over \$1,000,000 premiums last year. Its expenses of management were only \$67,210, though it wrote \$2,792,703 new business.

Portland, Or. — B. C. Herrin, general for the Columbian National Life, has resigned, to become grand master of the Ancient Order of United Workmen.

Mr. and Mrs. Wm. Lee Hathaway announce the marriage of their daughter, Marie Kraig, to Mr. John Douglas Short, on Sunday, April 23, at San Francisco. Mr. Hathaway is manager of the Mutual Life Ins. Co. of New York for California.

Statistics of life insurance companies reveal the startling information that over 135,000 applicants for insurance in the United States in 1916 were found to be risks which the companies rejected on physical grounds. The great majority of the people who failed to secure life insurance were at one time in good physical condition, and had been solicited for life insurance at a time when they were insurable. — Travelers Record.

The United States Life of New York reports a reduction in death claims and surrendered and ceased policies, and in total disbursements. The surplus increased. This company is sixty-seven years old.

The Union Pacific of Portland, Or., last year made gains in assets, in new business, in outstanding insurance, in income. Disbursements were less than the income.

The big life companies should in the common interest of life insurance in this country, take over the outstanding insurance of the looted Pittsburg Life & Trust.

Claims Settled within 24 Hours

At the recent first annual agency convention of the West Coast-San Francisco Life Ins. Co. Treasurer Bernard W. Ford said:

"The company takes pride in its past record for the prompt payment of policy claims. Our aim is to settle all claims within twenty-four hours after completed proofs are received at the home office. Delays are often caused owing to a number of complications the most common of which is the age error. In cases where there is no named beneficiary and the policy is payable to the administrators, executors or assigns, court procedure is necessary as is also the case where the beneficiary is a minor."

25 Years 2nd Vice President

Second Vice President Gaston completed twenty-five years of service as second vice president of the Metropolitan Life Insurance Company on April 26. Twenty-five years ago he was secretary of the company and continued to fill that office as well, until May, 1894. He had been with the company since November, 1879, so that his total period of service on April 26, 1917, was about thirty-seven and a half years. Previously he was for four years in the home office of the Prudential Insurance Company, from 1875 to 1879. The 25th anniversary will be recalled as a pleasant memory by Mr. Gaston, for the field force gave him a surprise party and a package — of silverware.

W. Howard Nimick, recently for the second time president of the Pittsburg Life & Trust, is also president of the Keystone National Bank of Pittsburg. Yet he and other directors turned over the \$24,000,000 of life insurance trust funds to a bunch of strange adventurers who wrecked the company in two days. But the stockholders expected to get their money. When the Pacific Surety Company was bought, the manipulator in chief, Van L., tried first to get control by partial payments for the stock, with money borrowed from a local bank. President Everson insisted on full cash payment, and every stockholder got it.

Publisher's Notice

While this war continues the Coast Review will not advertise, or accept advertisements from, any company from any enemy country.

The United States, a republic and a nonmilitary country, has been forced into a war with at least three of the most autocratic governments of the most military nations of the world.

We are at war with those countries for democratic principles, for civilization, for humanity, and for the freedom of the seas to neutrals.

Either autocracy or democracy will win. It is a war to the finish. If the Kaiser-rule-by-divine-right idea wins, democracy, invention, prosperity and liberty lose and die. Who can doubt the result? If necessary to victory, America will arm, train, equip and send into the aggressors' countries 10,000,000 American soldiers.

There are no longer any Pacifists or hyphenated citizens. There are no German-Americans, only American citizens of German birth or descent. There are no Austrian-Americans, only American citizens of Austrian birth or descent. There are no Hungarian-Americans, only American citizens of Hungarian birth.

Every American will do his duty as he sees it.

Report to the federal authorities any editor or any man or woman who utters treasonable sentiments or threats, or insults the flag.

Show your colors.

Buy a Liberty bond.

"Supplementary Report and Statement in Connection with the Mathews Paint Co. Loss of March 8, 1917. Occurring in Los Angeles, Cal." Such is the title of a typed report made by H. M. Farrar, independent adjuster, who was employed on the loss. Among the other adjusters was C. A. Schallenberger, manager of the insurance department of Janus Investment Co., who appeared as representative and adjuster for the insured paint company. The insured finally settled for \$24,000 and contributed

\$1,800 as a co-insurer. One Ralph Leavitt appears in this controversy, with an offer to "make the paint company \$28,000 on this fire loss." The insured had complained that they had suffered a loss by agreeing to settle for 10 percent of sound value for damage to cans instead of 10 cents per can as claimed, thus losing perhaps \$3,400. Leavitt and Farrar both live in the same fashionable hotel. Leavitt says he wanted to act as a sort of adjuster for the insured. It was his effort to "break into the game" that aroused doubt and ended in some sort of investigation. Leavitt says he had previously told several adjusters that he contemplated becoming an adjuster for the insured.

Phoenix Assurance Company of London

The 135th annual general meeting of the Phoenix Assurance was held last month. The chairman reported an increase in the fire and the marine and other funds. The total funds are now \$86,872,445, of which the life department funds are \$56,882,510. The fire, marine and general funds are \$29,989,935. The fire and marine premium income last year was \$14,505,375. The favorable fire loss ratio was the lowest since 1907. A handsome profit was made, with the largest increase in premiums since 1906. The marine premiums increased about 37 percent. The profit was \$750,000.

The Phoenix Assur. Co. has nearly 5 million dollars invested in this country. Of this sum, 40 percent is surplus. P. Beresford is United States manager at New York. Resources and premiums were increased last year.

The Pacific department, in new offices, is now in charge of E. C. F. Knowles, general agent, assisted by Munro English, assistant general agent. Both these young men were recently special agents for the company. The department did a profitable business last year. The Imperial Assurance of New York is also represented.

KILLED.—The so-called Kehoe rating bill at Sacramento was accidentally smothered to death in committee.

Fireman's Fund Subscribes for \$250,000 of the Liberty Loan Bonds

—
Will Also Assist All Its Employees to Buy the Bonds

As a company the Fireman's Fund has subscribed for a quarter of a million of the United States new Liberty Loan bonds. The company will also assist all its employees, including special agents, to buy some of these bonds. It will do this by advancing to them as a loan 80 percent of the face value of the bonds, at the same $3\frac{1}{2}$ per cent interest. Time for repayment of the loan is one year.

This is a very generous offer on the part of the company. It will enable every employee to buy a bond of some size, from \$50 up, and thus attest his patriotism.

National Board Offer

Recently several conferences have been had in Washington between President R. M. Bissell of the National Board of Fire Underwriters, W. S. Gifford, director, and other members of the National Council of Defense and various government officials. The National Board, through its president, has placed at the disposal of the government the services of a veritable army of investigators and a fund of classified information concerning the nation's resources and industrial capabilities of an extent almost beyond imagination. The authorities are availing themselves of this offer. In addition to the information furnished and to be furnished, the National Board has inaugurated important movements looking toward the conservation of some of the country's most important supplies of food and raw materials.

American insurance companies have received the resignations of all officials and managers who are not citizens of this country.

Illinois may enact a law prohibiting the reinsurance of more than half of a risk assumed.

End of the Casualty Co. of America

There is this to be said for this swash-buckler company. It splurged and slashed but it reinsured all outstanding risks. Quite recently it was paying outstanding claims and hoping to start up again; but the big judgment against it by a Pennsylvania coal company helped bring matters to a crisis; and schemers were working to manipulate or exchange its best securities; and so the New York state insurance superintendent stepped in, or was asked to, and was appointed receiver. After paying outstanding claims and liquidation expenses, the stockholders will be paid the remainder of the assets. Seldom has there been such a come-down for a company big with funds and business. The Casualty reinsured the Pacific Coast Casualty, and the latter's business has all expired.

President Terry Joins Colors

D. M. Terry, Jr., president of the Michigan F. & M. Ins. Co., has joined the colors and been ordered to Fort Sam Houston, Texas.

The Standard Accident Ins. Co.

Some very large gains were made by this Detroit company in 1916. The Standard became a 6-millionaire in assets and a 4-millionaire in premiums. Loss and expense ratios were lowered. Surplus was increased. The Standard has \$6,347,974 assets; \$2,279,456 surplus as regards policyholders, \$4,297,767 premium income (a gain of over \$1,214,000), a total income of \$4,565,956, and a total outgo of only \$3,718,925.

The Standard is represented in this field by Clarence F. Briggs, with headquarters in San Francisco. Superintendent Briggs has always done well for his company.

The clause imposing 10 percent extra premiums only on soldiers who serve abroad is disapproved by the Wisconsin insurance commissioner.

It is not probable that the Pittsburg Life & Trust will resume business. Ex-Justice Hughes has been appointed a special counsel to prosecute the looters.

Thirty Years Ago

The South British reinsured the National of New Zealand on this Coast.

Smith & Moody retired from business.

Ten Years Ago

The Board of Fire Underwriters, after a long sojourn in a hall in Oakland, removed to the state Ferry building at the foot of Market street, San Francisco.

The complete rehabilitation of the Fireman's Fund was announced.

California passed a law requiring all foreign companies to have a \$200,000 American deposit. Also, a law permitting the organization of the ordinary mutual, with \$200,000 of insurance in 200 separate risks.

The Liverpool & London & Globe on April 18th hoisted its flag over the repaired ruins of the old building at the corner of Leidesdorff and California streets, where the new building now stands.

Herbert F. Blanchard was elected assistant secretary of the Fireman's Fund.

H. W. Fores was appointed general agent for the Scottish Union and the State Assurance at San Francisco.

The Port Blakeley Mill Co. fire occurred. A sprinklered risk, with \$322,200 loss total.

A San Francisco gas co. plant had a fire. The daily papers estimated the loss as high as \$2,500,000. The actual loss was only \$41,798.

The Hamburg-Bremen Fire finally withdrew from California, closing its San Francisco office. Manager Rudolph Herold, Jr., had resigned because of the companies' compromise settlements of San Francisco conflagration losses. The Hamburg-Bremen had no earthquake clause in its policies.

General Agent Tyson returned to the burned district.

The California Ins. Co. stockholders paid all the several assessments levied with only one and a half percent of the capital stock failing to meet the levies.

The Kilgarif & Beaver general agency was incorporated. This agency still represents the Pacific Mutual Life.

American Corporations with German Names

This country is at war with Germany and its allies, but any feelings which may be entertained as regards German corporations in business in this country should not extend to American corporations with German names nor to American corporations owned or controlled by American citizens of German birth or descent.

As the war progresses there will no doubt be increasing depth of feeling and rising prejudice and suspicion; and it is therefore well, now and again, to remember that our fellow-citizens of German birth or descent take high rank in integrity and loyalty, in industry and enterprise. We do not believe that their percentage of disloyalty or of lukewarm loyalty is any greater than that of our fellow-citizens of long descent from pioneer stock.

To strike at American corporations or concerns with German names, managed and otherwise served by American citizens, would not only be unjust but might in time unfavorably affect business conditions generally; for business is as sensitive to irregularities as to strikes and riots.

Bakersfield, Cal. — The Retail Dealers' Association of this town are sure that fire premium rates are too high. They tell the Board companies that rates must be lowered according to the recent fire loss experience in Bakersfield or they will transfer all their business to the non-board companies which will write at lower rates. When Bakersfield had unusual fire losses other cities helped to pay them, but the Bakersfieldians don't propose to help pay the unusual losses of other towns.

Bakersfield, Cal.—The Insurance Federation has organized here Twenty-five agents joined. Following are the officers selected by the new local body at its first meeting: R. A. Moore, president; Guy Jones, secretary; Otis Bishop, E. P. Kelly, C. M. Abro and W. R. Barlow, directorate.

Thibodaux, La.—A \$500,000 loss, starting in a lumber company's plant.

CHIPS

—The judgment awarded a Pennsylvania coal company for \$198,277, put the Casualty Co. of America to sleep.

—The man who "bought" the Washington Life \$4,000,000 building is a clerk, one Jackson, who earns possibly as much as \$100 a month. At least, the great building is in his name, but he tearfully admits that he has not yet collected a cent of rent.

—You are authorized to represent the Coast Review, as selling agent or gatherer of real news. Ask us for part of particulars.

—Died.—L. A. Kelly, one of the oldest of the younger set of San Francisco insurance brokers, died this week. For many years Mr. Kelly had handled the bulk of the Catholic fire insurance business of the Coast, and he had the full confidence of the late archbishop and his successor.

—An attorney's fee of \$1,000 allowed plaintiff recovering \$8,000 on an accident policy is reasonable. —Etna Life Ins. Co. v. Taylor, 193 S. W. 540.

—The agents' qualification bill and the anti-rebate bill were passed by the California legislature, as expected.

—W. A. Drennan won his suit in the superior court of San Francisco against the National Union Fire for contingent commissions.

—The U. S. Fidelity & G. has quit compensation in California.

—Oregon. — The State Industrial Accident Commission is "riled". It resents the competition of the commercial companies and is out with a long statement.

—The Colorado supreme court has ruled that the incorporators of an incompleated life insurance company are liable for all the money paid on stock subscriptions. The prosecution of this case is credited to Cyrus K. Drew. The court holds that the incorporators hold a relation of trust to the public, and even where they withdraw from the venture they cannot escape financial responsibility.

—Wanted: An anti-leak insurance company.

—Special Agents' Daily Account Books for sale at the Coast Review office.

—You can do your bit, too, though old, though poor, though physically unfit. You can display the flag! Probably you can buy a Liberty bond! Certainly you can try to prevent a fire by being more careful than usual.

—Eight hundred ton undersea boats will have the letter "S". "R" has been assigned to the 500 ton submarines.

—The German Savings & Loan Society of San Francisco, one of our great American financial institutions, subscribed for \$500,000 of the Liberty Loan bonds.

—Supplies Burned. — About midnight of May 24 fire broke out in the supplies department of the Commercial Union and Palatine office at 558 Sacramento street, San Francisco, and burned slowly and went out for lack of air, after doing considerable damage. The cause is unknown.

—Modesto, Cal.—Every local agent will be given his even share of the insurance on the various public school properties. The amounts are to be even, the larger amounts to be cut down after expiration. Awards made at the recent meeting of the board are: George Maze and O. H. Williams, \$2,500 each; John Campbell and Fred Way, \$5,000 each.

—Fresno, Cal.—Work is being pushed along lines which it is hoped will get a lower key rate. The fire marshal problem may be solved by appointing a fireman as fire marshal, as was done in Portland.

—A correspondent of the Post Magazine of London says: "Few offices have lent less than half their staffs to the army. . . . In the hands of the present staffs, largely feminine, the clerical part of the work is getting done as well as it ever has been."

—Hollister, Cal.—Wm. Hay has opened an insurance office here.

—After nearly 51 years of service with the Australian Mutual Provident Society, Richard Teece, general manager and actuary, retired on the 28th of April, and on the following day he celebrated his 70th birthday.

CHIPS

—Mutual Agents.—There is no distinction between mutual and stock companies as to responsibility for agents' act in taking applications for insurance.—Blake v. Farmers' Mut. Lightning Protected Fire Ins. Co., 161 N. W. 890.

—The Farm Bureau of Kern county, Cal., are considering the advisability (not the inadvisability) of organizing a farmer's fire mutual. By adopting the stock companies' rates there will be no expense except that of the salary of the secretary. Dividends as promised will cost nothing.

—Served Him Jolly Well Right.—An Oakland paper says: "Our deputy dist. atty carries his left hand in splints and bandages. And he is peeved. A week ago a suave person offered him accident insurance. The prosecutor turned a deaf ear, but finally, perhaps to free himself, he said he might buy a policy next week. Flattering himself on his tact, Deputy Prosecutor Hamlin hurried away to play an amateur baseball game. A ball straight from the bat was shot his way and refused to stay. But it struck the back of his unmittened hand and cracked a few bones. The accident company will hand him no "bones."

—At the state meeting of the California Locals in Oakland W. R. Briggs, superintendent of the automobile department of the Etna, read a paper on "War and Explosion Insurance." Federation Organizer Drake said: "The time is past when the insurance man pleads for what he wants. He demands it of his legislators, and they are listening." C. E. Bissell, engineer of the National Board, was one of the speakers, as were also W. J. Wynn, of the Insurance Brokers' Exchange, Dr. Ng Poon Chew, and others. It seemed the general belief that war conditions would reduce premium incomes.

—Fresno, Cal. — Chief John G. Wintemute has ordered that rubbish be burned only between 6 and 12 o'clock in the daytime. Permission must first be obtained. Fire department inspectors have begun their summer inspections of all premises within the fire limits.

—The Vulean Fire will buy Liberty bonds.

—Cashier Daniels, long with the Norwich Union office in San Francisco, has resigned.

—The Pacific Coast Casualty stock is quoted at \$6.00 a share, and the Western States Life at \$8.25, bid.

—Truth can never overtake the falsehoods now being circulated about the war, about insurance, about the need and profit of back-yard gardening, and about the honesty and patriotism of the — brand of yellow journalism.

—The Liberty Loan bond 3½ percent interest is not subject to taxation. If the government issues more bonds at a higher rate of interest, your Liberty bond will be convertible into a higher rate bond. Buy now.

—Suit.—The Pauline Supply & Commission store of Crook county, Oregon (owned by Allen and Dan Gilkey), was burned on September 10, 1916. There is a difference of opinion between the owners and the insurers, and the former are suing the latter for various sums, as — Northern Assur., National, Fidelity - Phenix, \$3,000 each; American Central, \$2,000; Hanover, \$1,500.

—Locals.—The St. Louis agents have recommended that the dates of the Agents' National Convention in that city be fixed for October 11, 12 and 13, thus avoiding conflict with the Life Underwriters Association which meets in New Orleans in September, and also the Fire Underwriters Association of the Northwest which meets in Chicago October 9 and 10.

—Portland, Or.—The new law permits a corporate rating bureau. The properties of the Equitable Insurance Rating Bureau have therefore been turned over to the Board, and a new committee is in charge. The present manager is retained.

—A meeting of the Alameda County Civic Center League, which has a membership of about 1,000 women, was held at the Hotel Oakland Friday, May 11th. It was addressed, by invitation of the League, by R. L. Drake, who talked on the subject of Social Insurance.

—Manager DuVal of Dist. B. is in Fresno.

Pacific West Fire Business in 1916 by San Francisco Agencies and Departments

	Premis.	Losses Inc.	Ratio
Rolla V. Watt	\$1,752,504	\$ 717,148	40.9
Dixwell Hewitt	1,698,572	629,704	37.0
Wayman & Henry	1,643,183	573,059	34.8
Fireman's Fund	1,522,175	589,428	38.7
Geo. H. Tyson	1,440,788	487,668	33.5
W. W. Alverson	1,212,420	380,382	31.3
Ætna (W. H. Breeding)	1,128,851	335,834	29.7
J. C. Johnston	932,893	295,854	31.7
E. T. Niebling	928,017	374,476	40.3
Edward Brown & Sons	927,477	395,915	42.0
Geo. W. Dornin	916,501	421,359	45.9
Robt. P. Fabj	897,650	313,152	33.8
London Assur. (A. W. Thornton)	853,823	302,016	35.3
Sam B. Stoy	791,739	300,226	37.9
George O. Hoadley	780,098	326,033	41.7
Christensen & Goodwin	698,463	356,173	50.9
Edwin Parrish	663,869	237,633	35.7
B. J. Smith	658,125	242,416	36.8
E. C. F. Knowles	535,822	223,961	41.7
Curtis & Bailey	509,828	172,558	33.8
Norwich Union (J. L. Fuller) . .	507,048	227,763	44.9
E. E. Potter & Sons	486,432	232,101	47.6
Northwestern Nat'l (D. W. Clark)	485,525	166,974	34.3
Atlas Assurance (F. J. Devlin) .	485,480	153,703	31.6
California	448,524	178,563	39.8
F. M. Avery	415,399	155,354	34.8
Harry H. Smith	432,677	164,538	38.0
New Zealand (Folger & Speyer) .	408,528	111,194	27.2
F. M. Branch	404,566	140,624	34.7
Selbach & Deans	370,010	147,382	39.8
Pennsylvania (R. W. Osborn) .	367,312	149,610	40.7
Nat'l Union (Dixwell Davenport)	306,947	108,457	35.3
Miller, Henley & Scott	235,336	80,630	34.2
J. F. Cobb Co.	231,135	45,551	19.7
H. W. Fores	205,166	85,717	48.1
Chapman & Nauman	200,757	73,540	36.6
Vulcan Fire, S. F.	170,191	71,982	42.3
Geo. A. Crux	113,540	26,862	23.6
Michigan Com'l (Geo. W. Brooks)	107,634	39,585	36.7
John A. Hougaard	102,794	19,265	18.7
Arizona Fire	96,636	20,627	21.3
J. F. Magee	87,558	25,612	29.2
Capital	67,454	33,507	49.6
Automobile	38,753	14,517	37.4
Century (Macondray & Co.) . .	33,824	15,743	46.6
Republic Undwrs. (J. H. Ankele)	33,211	3,967	11.9
Pacific National	20,197	4,802	23.7

THE PRESS

The American Agency Bulletin startles us with the information that the fire companies now file with the California insurance commissioner a statement of their fire premiums in the Pacific field. And we did not know it!

Our Belfast contemporary, the Insurance Gazette, says the space between cost price and sale price of his journal, since the war began, "has resembled that between the closing ends of a concertina, and we are now in a tight place." Same here, and we are very sober.

An "exchange" not worth quoting from nor stealing from is not worth opening.

From this date, The Standard will not continue or accept the advertising of any insurance company of a country with which the United States is at war.—The Standard, Boston.

Pine Flat, Cal. — Active work is being done for the reservoir and irrigation project.

Indicted Merchants

Eighty-eight corporations and persons have been indicted for hogging, gouging, conspiring to corner, conceal, store and charge outrageous prices for onions, of which they grabbed three-fourths the entire crop at say 2 cts a pound and sold to retailers at from 10 to 15 cts a pound, thereby "making" about \$15,000,000 at the unnatural expense of the consumers. Among those indicted are Wayl Zuckerman & Co. and A. Levy and J. Zetner Co. of San Francisco, and the Farmers Mercantile Co. and the Farr Produce Co. of Greeley, Colo., and the Olathe Produce Association of Olathe, Colo. It would be interesting to know whether these medieval merchants ever had a fire loss claim.

Congressmen have with great unanimity and patriotism voted a tax on all salaries but their own and other high government officials.

THERE ARE ALWAYS GOOD OPPORTUNITIES

FOR THE RIGHT MEN with the

Pacific Mutual Life Insurance Company

of California



FOUNDED IN 1868

Assets

\$38,727,196 62

Capital and Surplus

\$4,932,024 50

See for an Agency Contract in California

Managers for Life Department

KILGARIF & BEAVER, Inc.

Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Pacific Mutual Bldg., Los Angeles

Managers for Accident Department

F. A. STEARNS.

Shreve Building, San Francisco

The PASCHALL-JONES CO.

Story Bldg., Los Angeles

Paid-for Life Insurance. \$171,913,618 00

What Does This Mean?

We cut this from the Southern Underwriter, the leading insurance journal south of the Ohio:

"While the government at Washington and the able leaders in the business world are exhorting the people of the United States to sit steady in the boat and refrain from actions liable to provoke feelings of insecurity in the state and nation, the yellow streak is plainly evident in the management of several insurance companies. We regret to note that there is a tendency on the part of certain companies to accept the Germanizing of the United States as a foregone conclusion and they are already digging themselves in in approved German fashion."

Adjusters Daily Account Books for sale at the Coast Review office.

There has appeared in a San Francisco evening paper a few legislative leaks of passing interest and surpassing doubtfulness. For example, in one article it was asserted that all California demanded a mutual law back in the late '80's and when the governor vetoed the bill there was a roar of rage from Siskiyou to San Diego. Unfavorable as untrue mention was made of the late Harry Mann and the late Lou Bromwell, who knew how to marshal facts for committees and for the governor. The law already permitted the organization of fire mutuals in California, and there was certainly no demand for mutuals except by impecunious men who wanted jobs; for the failure of the California Farmers' Mutual, and the suits against its members were still fresh in memory. The vetoed bill imposed no proper restrictions on fraud and incompetence.

American Insurance Company	of Newark, N. J.	Organized 1846	Assets,	\$11,285,223
			Surplus to Policyholders,	4,951,427
Caledonian Insurance Company	of Edinburg,	Organized in 1805	U. S. Assets,	\$2,352,282
			Surplus to Policyholders,	685,758
Rochester-German Underwriters	of New York,		Assets,	\$23,713,478
			Surplus to Policyholders,	12,759,423
Scotch Underwriters,			Assets,	\$2,352,282
			Surplus to Policyholders,	685,758

GEO. O. HOADLEY, Manager

219 SANSOME STREET, - - - SAN FRANCISCO, CAL.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President JOHN M. TAYLOR, Hartford, Conn.

Insurance in force, 107,262 Policies for - \$253,439,405.12

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1816, to Dec. 31, 1916,	- - - - -	\$310,337,255.71
Total returned to Policyholders, as above noted, in same period	- - - - -	319,548,729.00
Excess of amount returned	- - - - -	9,211,473.29

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1917) . \$12,149,848

NET SURPLUS, " . 5,176,150

E. F. BEDDALL

President

N. S. BARTOW

Secretary

GEO. W. BURCHELL

Vice-President

Gross Assets JAN. 1
1916 \$119,399,530

Exclusively Fire Assets 52,857,075

Net Surplus - - 24,462,872

Losses Paid - - 287,726,461

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager

LIVERPOOL, ENGLAND

DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
San Francisco, Montreal.  Agencies in all principal Cities and Towns



ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING, SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston,
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, R. S. Folger, Matt B. Evans,
P. S. W. Ramsden, C. A. Luhrs (automobile).

BUSINESS

The total mineral production of Alaska last year was some \$53,000,000, an increase of 46 percent. Gold and silver, over \$17,000,000; copper, over \$35,000,000.

Never were the editors of our daily misprints so busy as now, writing letters to themselves for the "People's Parliament," "Our Family," "Safety Valve," and like departments of their papers. It is a safe place to criticise and write out of their systems their daily grouch agin the government and the insurance companies.

German War Loan

A dispatch from Amsterdam says that a Socialist deputy in the Reichstag said the security of the German war loan had been rendered doubtful by the Tages Zeitung's assertion that "assurances by the government can only be given in the expectation of a large war indemnity."

How many people were in the city at the time it was overwhelmed by the flood?

That was hard to estimate on account of the large floating population.—Baltimore American.

Wolf's comet is now very near. But our new aircraft have no fear.

California April Bank Clearings

	1917	1916
San Francisco	\$366,486,028	\$255,914,331
Los Angeles	127,144,000	107,159,573
Oakland	20,929,122	18,216,883
Sacramento	10,001,680	9,677,229
San Diego	9,395,056	9,769,708
Fresno	6,813,823	4,354,001
Stockton	7,165,468	5,707,549
San Jose	3,408,439	3,184,722
Pasadena	5,519,197	4,221,190
Bakersfield	3,351,502	2,183,785
Santa Rosa	960,915	889,666
Long Beach	3,113,098	2,841,729

LIFE

Again the George A. Kimmel case has been "finally settled" by the New York Life.

The Travelers advises that in the war or any act of war clause in its accident policies will not apply to injuries sustained by the insured within the United States (territorial possessions excluded) except in event of invasion or bombardment; and until otherwise advised, except in event of invasion or bombardment, members of home guard organizations will be covered in full under its accident and health policies while on duty on land within the United States (territorial possessions excluded.)

A. C. Deatz, general agent for the Bankers Life of Des Moines at Topeka, Kansas, is seeking to arouse interest in life insurance among the students at the University of Kansas. His method is by use of the following card in the University Daily Kansan:

Wanted—Juniors and Seniors, who are looking forward to a career equal to or excelling law or medicine, to assist in insurance work with a view toward permanency while finishing school. A good course of instruction free and an opportunity to "earn while you learn." Get in on the ground floor now with an old established company.

FIRE

San Jose, Cal., May 18. — Fire late today destroyed the packing house of the A. C. Ham Company, entailing a loss estimated at \$40,000. The building was owned by George Coykendahl.

On the Atlantic Coast the non-union companies have under consideration the organization of a bureau like the Western.

MARINE

The ship *St. Francis* is a wreck in Unimak Pass.

The bark *St. Katherine* is a total wreck on King Salmon Point.

The 8-ton *Primrose* anchored off the Seal Rocks, San Francisco, lost her anchor and drifted on the beach near Mussel rocks, four miles southward.

The "convict ship" *Success*, from the bottom of Sydney harbor and exhibited in San Francisco during the World's Fair, is now 700 miles inland, in St. Louis. Its presence is advertised with full page quotations from the press of two continents and not one line from a San Francisco paper.

German sailormen are allowed to serve on ships between Coast ports and the Hawaiian Islands.

The Union liner *Maitai*, ashore at Parotonga, is now high on the beach and an assured wreck. Half her cargo was saved.

Sunk by German Submarines

U. S. steamer *Aztec*, 3,727 tons, off coast of France, April 2; 28 of the crew reported missing.

The U. S. oiltank steamship *Vacuum* was torpedoed by a German submarine, in a very rough sea, April 28, at a distance of 200 feet. The ship was also shelled as she was sinking. Some 23 members of the crew were drowned.

U. S. steamer *Rockingham* was sunk by a German submarine about May 1. Thirteen of the crew are missing. Under the name *Nebraskan* this ship was torpedoed a month after the Germans torpedoed the thronged passenger ship *Lusitania*.

The clipper ship *Standard* from San Francisco went ashore at Cape Constantine in the night of May 14, on her way to the Bristol bay canneries.

The Federal War Risk Bureau will insure ships and the lives of the sailors and officers. This is compulsory as regards owners.

LIFE

The *Germania* says: If life insurance service can aid national economic mobilization by getting every policyholder and his family to share in it, it would seem the duty of a life insurance company to offer its service facilities.

Therefore the company will extend the *Germania* service features by a campaign of information on subjects having to do with: 1.—Health of the Policyholder and his Family; 2.—Household Economics; 3.—Insurance. Bulletins telling how each policyholder, his family and his friends can take an active part in National Economic Mobilization will be sent out.

The Bankers Life is writing new business at the rate of over \$6,000,000 a month.

To cancel or not to cancel? that is the question for the fraternal insurance societies, many of whose most desirable young members will now go to war. If they cancel they will decline in membership; if they don't, the mortality rate will increase. And it will increase anyway.

Double indemnity life policies and total disability clauses constitute accident and health insurance, according to a Washington ruling.

"The Largest Fire Insurance Company in America."

Organized 1853



ELBRIDGE G. SNOW, President

Full War Insurance Cover

(Where Legally Permitted)

Including Bombardment and Explosion Perils

LIBERAL CONTRACTS

REASONABLE RATES

ALL BRANCHES OF FIRE INSURANCE

Fire, Lightning, Automobile, Commissions, Hail, Marine (Inland and Ocean), Parcel Post, Profits, Registered Mail, Rents, Sprinkler Leakage, Tourists' Baggage, Use and Occupancy, Windstorm.

Every Policy Issued Backed by the Largest Cash Assets of Any Fire Insurance Company in America.

STRENGTH

REPUTATION

SERVICE

FIRE PROTECTION NOTES

Gilroy has a new alarm system and a new chemical and an old experienced driver always on the job. The underwriters are therefore invited to make a big cut in rates.

Maricopa has extended fire mains and new hydrants, with a half mile line to the new high school.

FOREIGN

The Wheels and Wings Association is announced in London, for the purpose of writing motor-passenger policies subscribed at Lloyds.

FIRE

Santa Barbara, Cal.—Two adjoining garages burned, together with about fifty autocars, owned chiefly by tourists. Loss about \$75,000.

San Mateo, Cal.—Country home of Grace P. Hayne damaged by fire from defective chimney, second time in two years.

Nevada City, Cal.—Basis rates have been reduced about 10 percent.

On a ranch near Madera, Cal., a laborer was fatally burned when he attempted to start a gasoline engine.

Santa Cruz, Cal., May 7.—Distillate burner range caused a small loss to the store of F. F. Siegrist.

Fresno, Cal.—Damage \$800 to one-story brick at 1512 Tulare st., jewelry occupancy.

Harrison, Id.—The Grant shingle mill burned from unknown cause; loss \$45,000, well covered.

Fire**Automobile****Marine**

COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$ 14,750,000
Paid-Up Capital	1,475,000
Total Cash Assets, Gold	67,581,595
Total Liabilities, including re-insurance reserve	56,390,685
Cash Surplus to Policyholders	11,190,910
Total Amount of Claims Paid	198,018,581

Assets in United States Held by Trustees, \$10,885,362

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.**San Francisco****E. T. NIEBLING, Manager****R. C. MEDCRAFT, Assistant Manager**

PACIFIC COAST DEPARTMENT
324 SANSOME STREET, : SAN FRANCISCO

Insurance Company of North America
OF PHILADELPHIA
Assets, : : : \$23,389,465 34

Alliance Insurance Company OF PHILADELPHIA
Assets, : : : \$3,060,371 74

Yorkshire Insurance Company, Ltd., OF ENGLAND
U. S. Assets, : : : \$1,108,158 60

Northern Insurance Company OF NEW YORK
Assets, : : : \$1,691,384 09

FIRE INSURANCE AUTOMOBILE INSURANCE
MOTOR BOAT INSURANCE
PARCEL POST and TOURIST BAGGAGE INSURANCE

JAMES C. JOHNSTON, Manager

J. K. HAMILTON, ASSIST. MANAGER

MCCLURE KELLY, ASSIST. MANAGER

"Negligently or Carelessly"

Salem, Ore., May 1. — The Oregon supreme court today affirmed a \$6,000 judgment obtained by Lulu R. White, widow of a traffic patrolman who was killed on duty in 1914 and thus concluded the "and" and "or" case once reversed on a technicality.

A jury originally awarded Mrs. White \$7,500. The East Side Mill and Lumber company, defendant, whose driver struck White, appealed because in her pleading the widow denied that her husband contributed to his death by "negligently and carelessly stepping back into the path of the auto."

The supreme court ruled the widow should have denied that her husband "negligently or carelessly," etc. At

a second trial the widow won a \$6,000 verdict and the company appealed again, and lost.

Half of the young Americans who offer to enter the new army are rejected because physically unfit. Their mammas did not raise them to be soldiers. Universal training, as in republican Switzerland, would prevent these physical defects.

The California orange crop will be 10 percent more than last year. Grapes and canteloupes will be much larger in yield. It will require 50,000 cars to move the citrus fruit crops.

Geo. L. Colburn of Bandon, Or., has lost his license for alleged misconduct as agent.

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS.** Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE---West Coast - San Francisco Life Building, San Francisco, Northwest corner
Pine and Leidesdorff Streets

Coast Review's

PACIFIC FIRE CHART

1917

RESEMBLING THE 1916 CHART BUT WITH A NEW FEATURE

Companies' Coast Fire Business Totals.

Original Features, Including Digest of 12 Months' Court Decisions.

PRICE 25 cts.

LIFE

After an examination of the records of the Association of Life Insurance Presidents for the five-year period ending December 31, 1916, the New York state insurance department has filed a report in which it is stated that the criticisms or suggestions made by the association in legislative matters seemed to have been prompted rather by the desire to secure legislation free from ambiguity in expression or unfairness in provision than to obtain special privileges for its own member companies or life insurance companies in gen-

eral. During the past five years some 43,650 copies of the reports of proceedings at its annual meetings have been printed. In addition, 129 miscellaneous pamphlets (including reprints of earlier additions) have been issued to the number of 445,000 copies.

The West Coast-San Francisco Life Ins. Co. appointed Ray A. Murray general agent for Arizona, with headquarters at Phoenix, effective May 1. Mr. Murray was formerly with the Pacific Mutual head office.

The Bankers' Life income is now \$33,000 every business day.

CALIFORNIA

Bakersfield. — C. W. Greene, 25 years in insurance work at Chicago and 5 years on this Coast, has been appointed manager of the T. W. McManus agency.

Californians will have an opportunity to vote for or against social insurance in November of next year. As this measure is one of the entering wedges for state insurance generally, all insurance men should enter into an educational campaign to defeat it. Socialists who want to lean on the government post and be fed by the state will unanimously vote for the amendment. Intelligent taxpayers who must pay the bills will unanimously vote against it.

McKittrick, Cal.—A fire bug is at work in this vicinity.

ARIZONA

The annual convention of the Arizona and New Mexico agents of the New York Life was held in Phoenix last month. About forty agents from the two states were present.

FIRE

Rates are to be increased in Chicago because of the 2-platoon plan in the fire department, with decreased number of firemen on duty. San Francisco must face the same conditions a little later.

GENERAL

Alas! the poor railroad company! It must now pay \$74,100 for a Mallet Consolidation locomotive, against \$42,375 two years ago. A switch locomotive with a tender behind now costs \$27,300, whereas two years ago any-

body could buy one for \$15,600. The increase on all locomotives prices has been 75 percent.

Increased Prices in Two Years

Boiler steel has advanced 300 percent in cost; manganese, 488 percent; nails, 103 percent; white lead, 353; blacksmith coal, 200; paper, 100.

On the declaration of war, said he, a million young men will spring to arms. But he did not say whose arms, says the Chicago Tribune, referring to the long line of slackers applying for wedding licenses.

Dry farming is a subject of vital interest to the people of half of the total area of continental United States. Everywhere west of a line west of Great Bend, Kansas, the annual rainfall is deficient as compared with the country east of Kansas City. Irrigation is possible in only a very limited part of the 550,000,000 acres or 1,500,000 square miles of "dry farming" territory. The reader will form a correct idea of the conditions and possibilities of crops grown where the rainfall ranges from ten to twenty inches a year, by reading page 408 of this Coast Review.

Must Not Discriminate

South Carolina's new rating law prohibits bureau and company from requiring an agent to agree not to write business for a company which does not help pay the rating expenses; nor shall any company agree to refuse to write business through any agent or broker who represents non-bureau companies. However, the law does not compel the companies to pay commissions on such business.



ATLAS

Assurance Company
(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$3,270,655.00

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

FIRE

Fate of the Feverish 500. — W. N. Bament, general adjuster for the Home of New York, in a recent address reminded his auditors that in the past thirty years nearly 500 regular fire insurance companies have gone out of business. Among the departed are several Americans, twelve Germans, seven Citizens, eleven Farmers, nine Firemen's six Manufacturers, eleven Merchants, two Mechanics, one Cooper, four Traders, and two Planters.

Four Suns were eclipsed, the Andes and the Alps toppled over, three Cities and two Globes were burned up. Two Eagles and one Pelican flew out of sight. Neptune and the Amazon disappeared in the sands of Time. Two Phoenixes failed to rise from their ashes. The Arctic could not stand our warm climate, and there is no more Liberty in the United States, which mourns the loss of unlucky thirteen of its Homes.

Utah loses the Hamburg-Bremen.

ARE YOU PLEASED?

IF NOT, SEE

US

**POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
Occidental Life Insurance Co.
OF CALIFORNIA**

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$29,800,000

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H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

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W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets \$1,936,279.77

Liabilities in United States 1,112,315.18

Surplus \$823,964.59

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

FIRE

Glenwood, Cal., April 25. — A woman aged 80 was burned to death today when her dress caught fire as she lighted a fire in a stove. Mrs. Martin, the victim, together with husband,

had conducted a hotel at this summer resort for a half-century.

Butte, Mont., April 25. — Flames which swept the Modoc shaft last night was confined to that shaft. The communicating levels were in danger.

FIRE**NIAGARA FIRE Insurance Company**

Assets, - \$8,375,413.00 Surplus to Policyholders, - \$4,031,778.00

DETROIT FIRE & MARINE Insurance Company

Assets, - \$2,449,752.00 Surplus to Policyholders, - \$1,624,593.00

NIAGARA - DETROIT UNDERWRITERS

Assets, - \$12,541,094.00 Surplus to Policyholders, - \$6,448,847.00

EDWIN PARRISH, Manager*Pacific Coast Department 334 Pine St., - San Francisco***AUTOMOBILE****Always A Place
For Dependable Agents**

THOSE who can not only write applications but deliver policies, and are energetic in their methods. Good positions are ready for such men.

**UNION MUTUAL LIFE
Insurance Company**

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ARTHUR L. BATES, PresidentAddress ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.**GEO. ELLIOTT HUNT, Manager**
Shreve Bldg., San Francisco**T. H. McAllis, Manager, Board of Trade Bldg.**
Portland, Ore.**P. B. Duren, Manager, Boston Block, Seattle,**
Wash.**J. E. Evans, Manager, Vancouver, B. C.****GERMANIA****FIRE INSURANCE COMPANY,****NEW YORK.****ORGANIZED 1859.**

Statement, January 1, 1917.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,553,704 22
Liabilities - - - - -	4,222,485 60
Net Surplus, - - -	3,331,218 62
Surplus for Policyholders	4,331,218 62

HEAD OFFICE**Cor. William and Cedar Sts.****FIRE**

Long Beach, Cal., Apr. 26. — The plant of the National Kelp and Potash Co. was burned tonight. The plant of the Lorned Manuf. Co., makers of

potash, was damaged by fire two days before. As the potash is used in the manufacture of ammunition for the allies, an incendiary origin of both fires is suspected.

American CentralINSURANCE COMPANY
of St. Louis

Established 1853

Assets, \$4,142,834 Surplus to Policyholders, \$2,032,736 Losses Paid, \$32,271,012

St. PaulF. & M. INSURANCE COMPANY
of St. Paul, Minn.

Established 1865

Assets, \$12,288,618 Surplus to Policyholders, \$4,895,060 Losses Paid, \$61,660,970

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

MercantileF. & M. UNDERWRITERS
of St. Louis**Minnesota**UNDERWRITERS
of St. PaulAssets \$4,142,834
Surplus to Policyholders 2,032,736Assets \$12,288,618
Surplus to Policyholders 4,895,060

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers*Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.*

1817 ——— OUR CENTENNIAL ——— 1917

FIRE ASSOCIATION

Of PHILADELPHIA

Cash Assets, - \$10,046,848.04 Surplus to Policyholders, - \$3,268,204.43

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$33,436,313.38 Surplus to Policyholders, - \$14,298.86

F. M. AVERY, Manager*Pacific Coast Department: 242 - 244 Sansome St., San Francisco*Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, II. W. HOGAN, San Francisco;
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.**Wheat \$2.54**

Lewiston, Idaho, May 1. — The top price for wheat sold here was paid yesterday by C. W. Green, an independent operator, when he secured 18,000 bushels of select fortyfold stored in Palouse, for which he paid \$2.54 a bushel.

Swindling Insurance Agent

Porterville, Cal., reports an "insurance salesman" who has been selling to farmers insurance policies in a

fraudulent or alleged company. He has collected several hundred dollars in premiums. The fleeced farmers are now collecting their wits.

Our San Francisco papers did not publish this: "Baltimore. — After stopping the peace meeting, the demonstrating patriots marched down the main streets singing, 'We'll hang Dave Jordan to a sour apple tree.'" Prof. Jordan, on the Congressional vote of a state of war with Germany, ceased to be a pacifist, as all good Americans did.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT WESTCHESTER

FIRE INSURANCE CO. FIRE INSURANCE CO.

OF OF

HARTFORD NEW YORK

ESTABLISHED 1850 ESTABLISHED 1837

BENJ. J. SMITH,
MANAGER

FRED'K S. DICK, Assistant Manager

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.

of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts
Incorporated 1849

Total Assets \$ 11,961,976 31
Total Liabilities 9,447,523 51
Net Surplus 2,514,452 80

SURPLUS TO POLICYHOLDERS, \$5,014,452.80

NEWARK

Fire Ins. Co.

of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey
Incorporated 1811

Total Assets \$ 2,270,251 00
Total Liabilities 1,363,463 00
Net Surplus 406,788 00

SURPLUS TO POLICYHOLDERS, \$906,788.00

150 Sansome Street, : San Francisco

GEORGE W. DORNIN, Manager JOHN C. DORNIN, Asst. Manager

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING J. E. CRANDALL C. H. ANDERSON
FRANK H. YOUNG H. K. NOURSE

Interest rates or earnings are slowly advancing. It is also possible for an insurance man to be a knocker.

Home Life Insurance Co.

(Now Purely Mutual)

256 BROADWAY, NEW YORK

GEORGE E. IDE, President

The fifty-seventh annual report shows insurance in force of \$133,493,000, an increase during the year of \$7,832,827. The Company paid the policyholders in 1916 \$3,536,233, of which \$628,406 was in dividends or premium refund. Its insurance reserve fund was increased by \$1,300,000, and the Assets are now

\$ 32,821,462.

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital \$1,000,000.00

Surplus to Policyholders . . 1,756,262.00

Assets 4,439,430.00

DIXWELL DAVENPORT, Manager

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San Francisco National Bank Bldg., 454 California Street, San Francisco

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122 Halleck

San Francisco

ESTABLISHED 1894

FIRE

Lemoore, Cal., April 23. —The house of Walter Williford burned yesterday morning, after he lighted the oil stove.

Kentfield, Cal. —The San Rafael fire department will refuse to run to this town, 'tis said, 'tis sad, until our people install a few hydrants. The Rafaelites say it is painful to stand around helpless and watch Kentfield homes burn.

Statement of the ownership, management, circulation, etc., required by the act of Congress of Aug 24, 1912, of the Coast Review, published monthly at San Francisco, Cal., for April 1, 1917. State of California, City and County of San Francisco—ss. Before me, a notary public in and for the state and county aforesaid, personally appeared Edwin H. Bacon, who, having been duly sworn according to law, deposes and says that he is the business manager of the Coast Review, and the following is, to the best of his knowledge and belief, a true statement of the ownership, management, etc., of the aforesaid publication for the date shown in the above caption, required by the act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to-wit:

1. That the names and addresses of the publisher, editor, managing editor and business managers are: Publisher, E. H. Bacon, 122 Halleck st., San Francisco, Cal. Editor, E. H. Bacon, 122 Halleck st., San Francisco, Cal. Managing Editor, E. H. Bacon, 122 Halleck st., San Francisco, Cal. Business Manager, E. H. Bacon, 122 Halleck st., San Francisco, Cal.

2. That the owners are: E. H. Bacon, San Francisco, Cal.; A. E. Edwards, Los Angeles, Cal.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company, but also in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him. E. H. Bacon, Business Manager.

Sworn to and subscribed before me this 31st day of March, 1917. Charles Edelmann, Notary Public in and for the city and county of San Francisco, State of California.

(My commission expires April 7, 1918.) [Seal.]

**NORTHERN
LIFE**

INSURANCE CO.

HOME OFFICE
NORTHERN LIFE BLDG
SEATTLE
U. S. A.

*A WESTERN COMPANY
With "Western" Prestige*

INSURANCE IN FORCE
\$13,000,000.00

ASSETS

\$1,250,000.00

Combination "3 in 1" Policy Contracts, for Life, Accident and Health Insurance written in any Form—Life, Endowment or Term—having liberal Cash, Loan, Automatically Extended Insurance, and Permanent Disability features.

**GOOD AGENCY CONTRACTS to
RELIABLE "LIVE" INSURANCE MEN.**



Insurance in Force, \$415,000,000.00

BANKERS LIFE COMPANY, DES MOINES, IOWA.



INDUSTRIAL CONCERNS throughout the land are proving the patriotism of business by insuring entire staffs or employees. The Prudential will lend a hand—make it easy for firms to insure their workers.

Family Insurance has placed America First in Life Insurance, and Group Insurance will help to keep it there.

The Prudential has a fine Group plan. Group Insurance is endorsed by every concern that has tried it. Send for brief, forceful, descriptive circular.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

Incorporated Under the Laws of the State of New Jersey

FORREST F. DRYDEN, President

HOME OFFICE, NEWARK, N. J.

LIFE

The Puget Sound sound life ins. men held their usual monthly meet and feed and listened to R. C. Givler of the department of sociology of the University of Washington on the "Conversational Side of Selling." It

is surprising to learn that men who sell life insurance need instructions in the art of talking.

The New York Life has just closed the greatest four months in its history, over 63,600 applications for more than 159 millions insurance were received.

THE LARGEST INDEPENDENT FIRE INSURANCE OFFICE ON THE PACIFIC COAST

AUTOMOBILE FIRE SPRINKLER LEAKAGE INSURANCE

PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY

Organized 1821

THE NORTH RIVER INSURANCE COMPANY

Organized 1822

THE NEW BRUNSWICK FIRE INSURANCE COMPANY

Organized 1826

MERCHANTS FIRE ASSURANCE CORPORATION

Organized 1910

NEW JERSEY FIRE INSURANCE COMPANY

Organized 1910

WM. W. ALVERSON, Manager

H. T. UNGEWITTER, Asst. Mgr.

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L. V. BENTLEY, SUPERINTENDENT

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Los Angeles: T. J. Keleher; Salt Lake City: W. T. Booth

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Utah -- Idaho -- Montana -- Hawaiian Islands.**

Insurance Placed Anywhere in the United States and Dominion of Canada



VULCAN FIRE

Insurance Company

OF OAKLAND, CAL.

Capital, \$500,000 00

Net Surplus, 428,526 90

Surplus to Policyholders, . . 928,526 90

Cash, Bonds and Secured

Loans, 1,048,906 67

Other Assets, 57,727 19

Total Assets, 1,106,633 86

J. F. CARLSTON, PRESIDENT

Underwriting Department

249 Pine St., : San Francisco

ARNOLD HODGKINSON, SECRETARY

H. B. KEITH, MANAGER



Forgeries

Arthur Bailey, S. F. broker, is under arrest, charged with forging warehouse receipts, on which two banks advanced \$10,000 each. The losers are the Bank of California and the American National Bank.

GENERAL

A New York manufacturer, Isadore Goodheim of Gloversville, has been sentenced to the penitentiary for perjury in connection with a loss claim against the Royal.

You are hereby authorized to represent the Coast Review, as correspondent, news writer or soliciting agent.

In the United Kingdom an income tax is now levied on every income exceeding \$650. "Unearned" incomes of upwards of \$10,000 pay 25 percent on the whole income. These are super-taxes. Earned incomes of more than \$12,500 pay 25 percent.

The Apache Indians are preparing to fight for the Great Father at Washington. Last week they had their Devil Dance, a preparation for going to the trenches somewhere in France. Wo be to the Prussian the Apache finds snoozing.

President Wilson's great speech to Congress strengthened the securities of the Entente Allies.

The American life companies insuring in camp and town than in the battle fields. ing soldiers assumes a greater hazard

The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

ANNUAL STATEMENT, DECEMBER 31, 1916

Assets	\$13,788,795 23
Liabilities	9,708,052 97
Capital	1,000,000 00
Surplus over all liabilities	3,080,742 26
Losses Paid to December 31, 1916	56,090,684 58

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange,
San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th
St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS---C. W. Rohrer, LOS ANGELES; Rod E. Smith, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

PACIFIC BRANCH—Southeast corner Sansome and Pine Sts., SAN FRANCISCO

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COAST REVIEW'S PACIFIC FIRE CHART for 1917. Price 25 cents

Wm. Sexton's Incomparable "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid; \$2.00 morocco. Flexible binding and size for the pocket

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts., 3 copies 25 cts.

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1, cloth bound

The Pacific Year Book is no longer published

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH
(which are but a small part of total fire assets of the Company) **\$8,926,952.00**

E. G. RICHARDS, Manager**W. S. BERDAN, Deputy Asst. Manager**

GEORGE M. WARD, Resident Sec'y Local Dept.
234 Pine Street, San Francisco, California.

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E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith,
24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco.

AGENTS WANTED

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye. They will pay you a handsome commission, too.

Scottish Union and National
Insurance Company
Of Great Britain.

Organized 1824.

FIRE - LIGHTNING - TORNADO
AUTOMOBILE - SPRINKLER LEAKAGE

North American Branch:
Hartford, Conn.

JAMES H. BREWSTER
MANAGER.

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H. C. EDMUNDSON, Realty Building,
 Spokane, Wash.,
 Montana and Idaho

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Single Copies, \$1.00

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122 Halleck St., San Francisco

The Submarine Challenge

The torpedoing of passenger ships, relief ships, hospital ships, and the merchant ships of all enemy and neutral nations, by the submarines of the blockaded Central Allies is a challenge to the guns, the ingenuity and the inventive genius of this country. The challenge has been accepted.

Kill-fly.— Tablespoonful of cream, one of ground black pepper and one of brown sugar. Put in a saucer and place in a window. Then darken all other windows. Do it now. Kill flies and save lives. The fly is the chief carrier of the bacteria of typhoid, and possibly too of the bacteria of infantile paralysis.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.

OF TORONTO (INCORPORATED 1851)

UNITED STATES ASSETS	\$3,329,177.74
LIABILITIES IN UNITED STATES	1,850,645.84

Surplus \$1,478,531.90

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$35,000,000.00.

Svea Insurance Co.*of Gothenburg***Agricultural Insurance Co.***of Watertown, N. Y.***Globe & Rutgers Fire Ins. Co.***of New York, N. Y.***Hamilton Fire Insurance Co.***of New York, N. Y.***Globe Underwriters Agency***of New York, N. Y.***Sea Insurance Co., Ltd.***of Liverpool, Eng.***EDWARD BROWN & SONS**

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22,000 EDITION

It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.00

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

GENERAL

Business Called Upon to Pass on Plan of War Financing

Washington, D. C., April 24.—The universal sentiment of the business men throughout the country is that a few should not be permitted to profit greatly by the war at the expense of many. Industry, owing to large profits secured during the last two years, is in an uncommonly strong position and able to bear its full taxation.

These are expressions taken from a report of the Committee on Financing the War of the Chamber of Commerce of the United States. They will go forth in a referendum to the business men of the country in an effort to ascertain sentiment with regard to the proper methods of raising war revenues.

"The burden of taxation can be made lighter for all citizens if it is clearly understood that waste and extravagance—undesirable at all times—tend in war time to increase seriously the cost of the war," the report of the committee goes on. "War borrowing leads to extravagance; war taxation leads to economy. Through war taxation a direct and immediate check can be placed on extravagance in individual consumption. This sets free labor and capital for the production of military supplies and food for ourselves and for others, and tends to reduce the cost of such supplies to the government, which in turn reduces the taxation necessary."

It is a possible but most undesirable policy to finance a war altogether from bond issue, the committee report goes

on. This policy imposes a heavy burden of taxation upon a country during the difficult years of readjustment following the conflict. On purely financial grounds war finance based entirely upon loans is also unsatisfactory because it contributes to a rapid rise in prices. This rise in prices increases the money cost of a war.

Government financing through war loans which are derived from savings do not occasion an advance in prices. It is therefore of the utmost importance that in placing war loans every effort should be made to lodge the bonds with those who will make payment from savings.

"We believe an excess profit tax should be, in principle, a war measure only," the report goes on. "It can be justified only when war exists. All business should pay its share toward war expenses but this tax should be levied so as to disturb as little as possible the financial machinery and the industrial progress of the country upon which the welfare of the nation is in so large degree dependent."

Worth Reading

"Awake! U. S. A." By Wm. Freeman. Diagrams of unpreparedness are specially interesting now. We read that this country alone lists all service-past ships. The shell machinery with which we supply the Entente will not turn out shells to fit American guns.

Civilization cannot survive with the world one half democratic and one half autocratic.

Royal Exchange Assurance

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Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$39,000,000.00

**TOTAL LOSSES PAID
SINCE ORGANIZATION:**

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For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed	\$1,250,000 00
Capital Paid Up	250,000 00
Cash Assets	3,555,720 34
Net Surplus	2,437,479 71

The above Company conducts
a general Marine Insurance
business.

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CHAS. J. OKELL & CO.

General Agents, - - San Francisco, Cal.

Royal Insurance Building

Dry Farming Urged for Enlargement of War Food Supply

Washington, D. C., April 27.—With the burden of supplying the world's war-time crop facing this country, the Committee on Statistics and Standards of the Chamber of Commerce of the United States directs attention to the possibilities of dry farming. Such methods, it is declared, can be made to fit the requirements for raising many of our most important products.

Dry farming is said to be the only form of agriculture which can be successfully practiced in any region where water is not available for irrigation, and where rainfall is not sufficient for humid farming. In general this statement is said to apply to about 60 per cent of the superficial area of the earth's surface, so that dry farming is a world-wide problem. Broadly speaking, dry farming is necessary in any country where the annual rainfall does not exceed twenty inches and does not fall below ten inches. The latter amount of precipitation is the lowest on which dry farming can be practiced with any hope of success.

The inherent purpose of dry farming, it is pointed out, is to conserve moisture in the soil until needed for growing plants. The ways and means thereto are principally such methods of timely and proper cultivation — harrowing, disking and plowing—as increase the penetration of water and prevent evaporation and thus store moisture in the soil for the benefit of the plants.

Dry farming conditions are applicable to a wide range of crops, according to the report. Usually the fall and winter sown crops yield better than

those sown in the spring. Winter wheat is generally the most reliable. In spring wheat the hardy durum varieties give the best results. Rye is very valuable, as is also emmer, a variety of wheat. In fact, most of the small grains can be raised. There seem to be conflicting opinions as to the general availability of Indian corn, but it grows in favor, especially when the proper cultural methods are used.

The non-saccharine sorghums, milo, feterita, kafir and sudan grass, stand the test well, because of their great drought-resisting qualities, it is declared. The various legumes, beans, peas, peanuts and alfalfa, are especially valuable, because they furnish necessary nitrogen for the soil. Potatoes and a number of other staples are grown successfully. In the Santa Clara valley in California, fruit is grown successfully under dry farming methods with 15 to 20 inches of annual rainfall.

In the United States, the U. S. Chamber of Commerce report concludes, the dry farming territory lies west of a line drawn north and south through Dodge City, Kansas, to the Pacific ocean, and between the Mexican border and the Canadian line. Excluding such portions of this territory as can be brought under irrigation, or have sufficient rainfall for humid farming, as well as mountains, deserts, and other uncultivable areas, there remains approximately 550 million acres, to which dry farming processes are applicable. Its enormous importance to this country can be gathered from the statement that this area is ten times that of the winter and spring wheat combined acreage.

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General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

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It Costs No More**

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Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,736,755 00 UNDIVIDED Profits . . . \$2,371,107 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . . \$5,198,253 00 UNDIVIDED Profits . . . \$ 836,745 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . . \$2,277,456 00 UNDIVIDED Profits . . . \$ 638,415 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$7,237,594 00 UNDIVIDED Profits . . . \$2,453,009 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,552,644 00 UNDIVIDED Profits . . \$892,343 00

GERMAN-AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$791,007 00 UNDIVIDED Profits . . . \$252,775 00

EDWARD E. POTTER, General Agent

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Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

MAY

A Useful Publication

In its 46th year

ARIZONA

Yuma has been careless and indifferent relative to building permits, even allowing the erection of buildings of dangerous construction in the fire limits. Manager Frank Slaker of the Arizona rating bureau recently sent the city council copies of a proposed ordinance which it is expected will be adopted.

The Bisbee Daily Review says:

"The time has come when the construction of dangerous buildings must stop in Bisbee. Fire prevention and common sense demand that better buildings be the order of the day. The people of Bisbee will stand behind the mayor and common council in any stand they may take in this direction. It will mean better things for Bisbee and the transformation of the character of the structures from frame to something more permanent and stable and less of a menace."

Recently a fire cored two buildings within the fire limits of Bisbee. Both are old frames. There is talk of repairing them with patches, despite the city ordinance forbidding repairs of more than 10 percent of value of burned wooden buildings in the fire limits.

Yuma is working for lower rates. The Commercial Club and insurance men have joined in a heart to heart talk. The Examiner is of opinion that there are too many "unnecessary fire traps about town."

OREGON

Portland, Or., was bitten by the daylight-saving bug and set its city clocks a head one hour, and thereby enables city employees to grow potatoes in the back yards without getting out of bed any earlier than usual.

California is now served by three express companies — Wells Fargo, American, and Adams, "for whose express company Eva was made."

Marshfield.—Eckhoff ball in North Bend is declared to be a fire trap.

The state insurance department collected \$121,910 fees in 1916, a gain of about \$24,500. The new insurance code will increase receipts.

Alvo von Alvensleben, alleged cousin of Kaiser Wilhelm, alleged millionaire and alleged spy, which he denies, is a life insurance agent in Seattle. He proudly admits that he is a Prussian, and says he has lived in the Pacific Northwest for fourteen years. When war broke out he became somewhat persona non grata in British Columbia; and he owed a million and a quarter, which makes him a millionaire. The Northern papers have been giving much space to "the count."

ALASKA

Alaska's legislature, now in session, has passed a general 8-hour law, applying even to men who are partners in the business. Salaried men are not excepted.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

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OF LONDON

COLONIAL
FIRE UNDERWRITERS
AGENCY

MECHANICS & TRADERS
OF NEW ORLEANS

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MICHIGAN
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OF DETROIT

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1863

54th YEAR

1917

FIRE

AUTOMOBILE

MARINE

Organized in 1863

Fireman's Fund

Insurance Company

Head Office : Company's Building
San Francisco, Cal.

Capital, \$1,500,000.00 Assets, \$13,500,000.00

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37-43 Wall Street, New York

VOL. 91
NO. 6

JUNE
1917

SEE PAGE
.....

THE
Coast **INSURANCE**
Review
PROTECTION

An Insurance Journal and Directory
IN ITS FORTY-SIXTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

United States Branches of German Companies May Cease
to Write

Enemy Incendiaries at Work

Particulars of the Atlanta \$5,000,000 Conflagration

California Marine Figures

Six States 1916 Fire Business

A Marine Insurance Decision

No Special Unfair Ratings in Oregon

Public Services of the Board

Fire Insurance Expense Ratio 43 Percent

Pittsburg Life & Trust Policyholders Asked to Give a Lien

California Brokers Must Pay \$10 State License and Give
Particulars of Business

California Agents Are Prohibited From Rebating

California Agents, Applying for License, Must Give Particulars of
Employment and Business Handled

Thirteen New California Insurance Laws

A California Life Decision

California Now Has a Safety Fund Law

Circulating Extensively in all the
States and Territories of the Pacific
West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in
South America, Japan, China and
Australasia

The Great Fire Insurance Company of the World
ASSETS IN UNITED STATES, - \$15,827,439.35



The statement of the condition of the United States Branch on the 1st of January, 1917, in accordance with the laws of the State of New York, is as follows:

Assets	\$15,827,439.35
Liabilities	10,366,693.76
Surplus	\$ 5,460,745.59

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744 116

And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988;

1868, \$1,739,620; 1878, \$2,422,126 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$152,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852
In Company's New Building
444 California St., San Francisco

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THOS. H. ANDERSON, Asst. Manager
GEO. F. GUERRAZ, Deputy Asst. Manager

Special Agents:

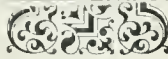
R. G. BRUSH

R. H. ROUNTREY
CHESTER S. MYRICK

HARRISON HOUSEWORTH
F. E. ATKINS

LOGAN B. CHANDLER
GEO. J. JANES

FIRE



MARINE

CONFLAGRATION-PROOF INSURANCE

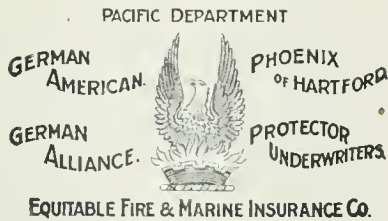
TOTAL ASSETS OVER \$43,806,000.00

LOSSES PAID TO DATE

\$191,994,000.00

PAID SAN FRANCISCO CONFLAGRATION

\$6,000,000.00



GEO. H. TYSON GENERAL AGENT.
HERBERT FOLGER, ASST. GENL. AGENT

SAN FRANCISCO.

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The Mutual Life Insurance Company

of New York

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents, Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

To Pay for Increased Wages and 8 Hours Authorized by Congress

An application has been filed with the California State Railroad Commission on behalf of all the railroads in the state for a general increase of 15 percent in all interstate freight rates without exception, including both class and commodity.

Similar application is being made in all states so as to conform with the tentative permission obtained from the Interstate Commerce Commission for a fifteen percent increase, beginning June 1. The Interstate Commerce Commission has intimated that unless shippers and others interested show that the proposed advance is unwarranted the tentative increase will be made a permanent order. With a definite proposal before them, railway

men and shippers can talk exact figures in the hearings before the State Railroad Commission.

Food Price Insurance

The Westchester County (N. Y.) Commission of Safety with a fund of \$25,000, has insured about 60 farmers against prices lower than \$1.50 a bushel for potatoes and \$1.75 a bushel for corn and fall wheat.

A centenarian, born in Ireland, James Burns, died at Ford, Wash., last week, aged 101. He lived an outdoor life.

San Pedro harbor, (Cal.) is now closed for defensive purposes. Daylight entrances and exits only are permitted.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00

Net Surplus, 324,870 00

Total Assets, 1,286,477 00

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

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SAN FRANCISCO, CAL.**

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R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;

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**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,
and at the rate of "Dollar for Dollar."**

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OF LIVERPOOL, ENG.

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57 and 59 William Street

A. G. McILWAINE, Jr.,

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**DOUBLE INDEMNITY,
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Price \$1.50, \$1.75 and \$2 00

According to Binding

Flexible Cloth, Pegmoid or Morocco

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THE COAST REVIEW

122 Halleck Street

San Francisco

Thank Goodness! the manly woman seldom marries.

No traveler without a valid passport is now allowed to land in the United States.

LIFE

W. W. Jaeger of the Bankers Life of Des Moines is adding to his collection of rare paraphernalia for smoking purposes. His wooing of Lady Nicotine, the charms of which were enhanced recently by the acquisition of a gold cigar piercer presented by the Broadway Bunch, is again made more delightful through the presentation by the Chicago agency of a rare cigar case which is made of elephant hide and trimmed in green gold of the simon pure variety. A fitting inscription appears on a plate of the same green gold. The Chicago men presented this beautiful gift to Mr. Jaeger in appreciation of his services among them recently as Professor of Life Insurance Salesmanship.

Walter C. Wright, consulting actuary for the New England Mutual for many years, died recently. He was a son of the most distinguished insurance commissioner in the United States and the first in Massachusetts, Elizur Wright, who was the creator of modern life insurance.

GENERAL

The guarding of water works and irrigation systems, to prevent damages by German spies and fanatics, will add to the cost of rice and other food.

If the people of Chicago can stand Thompson then the people of this country can't stand Chicago. They may annex it to Milwaukee. We shall see.

Brawley, Cal., May 25. — Slight earthquake here but no damage. [This in Imperial Valley.]



THE PENNSYLVANIA

*FIRE INSURANCE COMPANY
of Philadelphia*

Assets Jan. 1, 1917, \$8,534,397.00

Surplus to Policyholders

Jan. 1, 1917, 3,108,909.00

One of the Oldest and Strongest Fire Insurance Offices
in the United States

Pacific Coast Department:

244 Pine Street, - SAN FRANCISCO

R. W. OSBORN, Manager

S. P. MESICK, Superintendent of Agencies

F. J. AGNEW, " " "

SPECIAL AGENTS: A. C. McConnell C. V. McCarthy F. A. Lathrop

The Metropolitan Life Insurance Company

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

LIFE

At Seattle Edgar L. Webster celebrated his 57th birthday and the close of the twenty-fifth year of his connection with the New York Life. The Webster testimonial campaign netted \$5,000,000 new business.

The Yellowstone Park, a wonderland, is 55 by 65 miles in area. There the Mutual Life's Field Club will enjoy a most delightful outing this summer.

Total business of the Bankers Life up to May 1 of this year was \$22,000,000 as compared with \$15,000,000 up to May 1, 1916. Total business of the company for the month of April was \$6,100,000 as compared with \$4,300,000 in April, 1916.

The Continental (Fire) Insurance Co.

Largest Capital and Largest Policyholders' Surplus

HOME OFFICE

80 Maiden Lane, New York

BRANCH OFFICES

Chicago, Montreal, San Francisco

Fidelity-Phenix Fire Insurance Co.

A Strong American Company backed by Strong American Assets

HOME OFFICE

80 Maiden Lane, New York

BRANCH OFFICES

Chicago, Montreal, San Francisco

American Eagle Fire Insurance Co.

Its Management is a Warranty of Prompt and Equitable Settlement of Every Honest Claim

HOME OFFICE

80 Maiden Lane, New York

PACIFIC COAST DEPT.

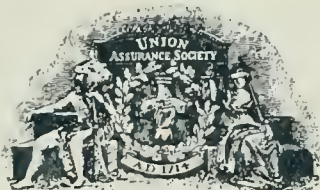
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*Union Assurance
Society Limited*

OF LONDON



Founded in 1714

*Law Union & Rock
Insurance Company, Ltd.*

OF LONDON



Founded in 1806

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E. M. BRODENSTEIN, Branch Secretary

SPECIAL AGENTS: F. A. Stahl, San Francisco; N. L. Nelson, San Francisco; Rod E. Smith, Portland;
Raymond C. Gillette, Spokane; Leigh H. Robins, Los Angeles.

THE COAST REVIEW

INSURANCE

JUNE

In its 46th year

A Useful Publication

CALIFORNIA

Placerville, Cal., was formerly Hangtown, in Old Dry Diggings. In 1849 two Frenchmen and a Spaniard were arrested for highway robbery. A jury was named and began to try the accused strangers. While the trial was in progress a sheriff or other officer from a county south came up and recognized two of the men as murderers for whom he was looking. Whereupon the jury found the men guilty and voted to hang them on a nearby oak tree. The mob cheerfully undertook to execute the command of the "court" and hanged the third man for good measure. The center of the Diggings was thereafter called Hangtown until named Placerville from the numerous placer mines. Other bad men were hanged by Judge Lynch.

Richfield, Cal., May. 19. — Several houses were wrecked by an earthquake which occurred here shortly before midnight last night. The first shock was followed by a slighter one an hour later. Reports from Santa Ana, Cal., near here, said that the first tremor was felt there.

California's April was the driest since 1871, and baking hot. The absence of moisture has had a very bad effect on several varieties of crops.

Convict—I'm in here for having five wives.

Visitor—How are you enjoying your liberty?

FIRE PROTECTION

CALIFORNIA

Morgan Hill, Cal., if the petition of many property - owners counts, will have a chemical truck soon.

Albany, on San Francisco bay, caught the new disease, fireratitis, and saw things that looked like Board discrimination. Dr. Du Val administered his sovereign remedy, a mixture of fact and suavity, and the patient is now recovered. Albany developed the idea that after improved fire protection the rates had been raised. This is the common result of fever of this sort. Albany has a 45-cent basis rate for dwellings located within 300 feet of a hydrant, and 50 cents for all dwellings within the city limits, whether under protection of a hydrant or not. The basis rate for dwellings in Albany, under fire protection, is the same as that in adjacent Richmond, where there is a much larger force of paid men and there is no 50-cent district whatsoever.

A reduction in rates in Grass Valley will soon be announced, in recognition of improvements.

Nevada City is happy, after the re-rating. The basis rate has been reduced, and individual business rates have been reduced. A few risks, with increased exposures, have increased rates. The net reduction is estimated at \$3,000. Of course.

Fresno will annex territory to the north and install fire hydrants.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$8,146,446.99

Surplus as to
Policyholders
\$13,146,446.99



Cash Assets Now
\$26,693,568.89

Losses Paid
in

98 Years

\$157,580,591.00

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

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E. S. LIVINGSTON, G. E. TOWNSEND, Asst. General Agents

**Main Office, 301 California Street
SAN FRANCISCO**

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(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

HARTFORD FIRE

Insurance Company

Chartered 1810



FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE

Assets. January 1. 1917. **\$29,878,349 00**

Surplus to Policyholders. **10,682,226 00**

DIXWELL HEWITT, General Agent

ADAM GILLILAND, Assistant General Agent

438 California Street, SAN FRANCISCO

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J. J. DENNIS, Portland, Ore.

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ROBERT E. DOLLARD, San Francisco, Cal.

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L. H. EARLE, San Francisco, Cal.

C. E. MILLER, Butte, Montana

NEIL STEWART, Spokane, Wash.

P. H. GRIFFITH, Los Angeles, Cal.

ERNEST E. PRICE, Los Angeles, Cal.

JUNE, 1917

The Coast Review

INSURANCE

Subscription, \$3 a Year

In the 46th Year

Foreign, \$3.50

Volume 91

San Francisco, California, U. S. A.

Number six

Entered at San Francisco Postoffice as second-class mail matter

THE MONTH

The day has come to conquer or submit to autocracy. — President Wilson.

It is probable, as a war revenue measure, that letter postage will be advanced to 3 cents an ounce.

Soldiers, everywhere, are guarding tunnels, bridges, dams and water supplies.

California's governor signed thirteen bills affecting insurance interests.

The looted Pittsburg Life & Trust affairs show no improvement.

It is held that an automobile owner is not responsible for damages resulting from the misdriving of a person not in his employ.

California supreme court rules that the life insurance policyholder must early repudiate the fraud of the agent.

Preparations are made for granting some relief from extraordinary competition by non-affiliated companies.

American fire underwriting is declared to be unprofitable and higher rates a necessity.

The Liberty Loan (two billion dollars) was a great success. Insurance companies and employees were heavy subscribers.

The property loss by the Atlanta Fire is estimated at more than \$4,000,000.

A small Portland, Ore., life company reinsures.

Revised figures of fire companies by states are published in this issue.

The recent Magnolia accident is fully explained.

The Connecticut Life Insurance Report is the first to appear.

Debts due subjects of enemies are declared to be valid.

INSURANCE IN THE HIGHEST COURTS

RECENT RULINGS

LIFE INSURERS IN COURT

CALIFORNIA

Goldstone v. Columbia Life & Trust
Co. 164 P. R. 416, May 21, 1917

Liability of Insurer— Statute

Pol. Code, § 633, provides that no person shall act as the agent or solicitor of any insurance company in the state until he has filed with commissioner a duplicate power of attorney from the company, or its authorized agent, authorizing him to act as such agent or solicitor, and providing also for the issuance by said commissioner of a license to such agent.

Held, that a life insurance company, by its violation of the statute, may not absolve itself from liability on an insurance contract that it has authorized or ratified, though the contract may have been secured by a person not an agent or solicitor in the full meaning of the statute; such statutory provisions as to agents do not change the rule of law as to principal and agent between the insurer and the policyholder, and the insurer, attempting to evade such statute, is nevertheless bound to a policyholder as though the statute had been complied with.

Authority of Agent

Where the general agent of a life insurance company requested L. to act as the company's agent in certain territory, but was informed by L. that he could not do so on account of his connection with another company, and

the general agent proposed that the contract should be made in the name of L.'s wife, and that L. should be the active man in obtaining the business which was done, L. was authorized by the insurance company to solicit life insurance.

Duty to Read Policy—

And to Notify Co. of Fraud

Where agent of life insurance company wrote false answers material to risk into insured's application, after delivery of the policy to insured it was the latter's duty to notify the insurance company of the fraud that had been attempted by the agent, and, by silence, he fraudulently approved of the agent's fraudulent act, and became responsible for it, so that the company was not liable on the policy, since it was insured's duty to read the policy upon delivery, and the court, in an action on it, must assume that he did so.

Duty to Act Promptly

Where the holder of a life policy containing false statements material to the risk fraudulently inserted in the application by the agent died within four months without repudiating the agent's fraud to the insurer, such delay was fatal to recovery; it being the duty of the insured to act promptly.

Four months delay is as fatal as four years.

The reasonable time began to run when the insured received the policy.
164 P. 416.

Void Unless Note Was Paid

Where life policy and premium note provided that contract should be null and void unless note was paid, stipulation was valid, and unless note was paid as promised, or insurer waived payment, recovery on policy could not be had.—92 S. E. 168.

**Misrepresentation—
Instruction**

Instruction that misrepresentation in good faith as to consultation with physician would not void the policy unless it was material held not reversible error, though it was obscure.—Baer v. State Life Ins. Co., 100 A. 745.

No Abandonment

Where insured, having once asserted his rights under a policy, notice of premium not having been received within time fixed, remains silent after return of his check, held that there was no abandonment.—92 S. E. 184.

Extended Insurance and Loan

Where insured borrowed money from insurer on policy, indebtedness was one on account of policy, necessary thereunder to be deducted from premiums paid before determining extended insurance automatically in force upon failure to pay annual premium.—194 S. W. 773.

Change of Beneficiary

Under Rev. St. 1909, insured under life policy for \$30,000, with right reserved to change beneficiary, at any time and on surrender, had power, without consent of beneficiaries, to sur-

render original policy for paid-up policy for \$2,760, payable at his death to same beneficiaries.—McKinney v. Fidelity Mut. Life Ins. Co., 193 S. W. 564.

Answers Not Fraudulent

Where an applicant for life insurance was suffering from disease of such latent character that its presence was not discovered by insurer's examining physician, applicant's answers in respect to his diseases were not fraudulent, even though not in accord with facts.—Feinberg v. New York Life Ins. Co., 100 A. 538.

Dating Back Policies

Where an insurance company, antedating a life policy to make it relate back and take effect as of a time before delivery for the purpose of fixing maturity dates for premiums, did so without practicing fraud upon the insured, the beneficiary was bound by the contract.—New York Life Ins. Co. v. Franklin, 87 S. E. 584.

**MISCELLANEOUS INSURERS
IN COURT****Where First Bond Was Surrendered**

Where first credit indemnity bond was surrendered before expiration and second bond was obtained as substitute, no recovery could be had for loss which did not fall within second bond, by reason of provisions as to subsequent bonds.—Henry A. Hitner's Sons Co. v. American Credit Indemnity Co., 239 F. 689.

Notice in Reasonable Time

An indemnity policy requiring assured to give immediate written notice

of any accident requires such notice to be given within a reasonable time.—*Sherwood Ice Co. v. United States Casualty Co.*, 100 A. 572.

Where policy required immediate written notice of any accident, notice not given until 142 days after the accident because assured sent notice to another company in which it carried insurance was not given within a reasonable time.—*Id.*

FIRE INSURERS IN COURT

Fire Insurance Not Like Quasi Public Service

Business of fire insurance so affects public that it is a proper subject for police regulation by state, but is not so public that public can demand service of companies authorized to do business in state as they may do of purely quasi public corporations or agencies.—*National Union Fire Ins. Co. v. Dickinson*, 194 S. W. 254.

Arkansas Actuarial Bureau's method of making assessments for its support on companies which organized it held not arbitrary and unreasonable discrimination against company doing farm business.

Assessments by Rating Bureau

Held, that the bureau's method of making assessments on the various companies for its support was not an arbitrary and unreasonable discrimination against the complaining company, the method being to levy an assessment of one percent on the total premiums received by each company on all business done in the state, without making any exceptions for farm or any special kinds of insurance.—*Id.*

When Not a Fraudulent Mistake

A verdict that plaintiff did not fraudulently mistake value of goods burned held sustained where evidence showed plaintiff made nearly as many errors against his own interest as against those of defendant fire insurance company.

Where defendant was sued on policy for one-fifth of total insurance, defendant's requested instruction that total amount of loss be determined, does not raise question whether loss exceeded defendant's liability, especially where no exception was taken to charge that plaintiffs were entitled to recover full amount of policy, if anything.—*Sharlet v. Hanover Fire Ins. Co.*, 164 N. Y. S. 809.

Insurance Declined?

A negative answer to question whether any other company had declined insurance on plaintiff's property is correct, although an application had previously been refused by a concern because it did not write that kind of insurance.—*Liverpool & London & Globe Ins. Co. v. Payton*, 194 S. W. 503.

Proofs

Where an insurer's local agent repeatedly advised insured that his claim would be paid, and its adjuster arranged for a meeting to make a final settlement which was indefinitely postponed, presentation of proofs of loss was waived.—*Id.*

Keeping of Books

Policy provision as to keeping books held not complied with by making memorandum on slips of paper and entering them weekly and preserving

account of only those purchases for which there were invoices.—*Boulanger v. British Underwriters*, 75 So. 207.

Valid as to Mortgagee

A standard policy void as to insured because of his breach of warranty that he had an unconditional and sole ownership may be valid as to a mortgagee, where the usual mortgagee clause is attached to the policy.

Explosion

While an insurer is not liable for loss from explosion not produced by preceeding fire, yet if explosion is caused by fire during its progress, the fire is the proximate cause of the loss; the explosion being a mere incident, and the insurer is liable. — *Fire Ass'n of Philadelphia v. Evansville Brewing Ass'n*, 75 So. 196.

Husband—Insurable Interest

A husband has no insurable interest in wife's separate property, insurance contract issued to a husband on property owned by wife is void.—*St. Paul Fire & Marine Ins. Co. v. McQuary*, 194 S. W. 491.

Increase of Hazard—

Without Owner's Knowledge

Under a provision forfeiting a policy if the hazard be increased by any means within the control or knowledge of the insured, the policy is not avoided by acts of a tenant increasing the hazard which are not within the owner's knowledge.

The claim of insured on the policy should be reduced by the amount of additional premiums for a policy covering the increased hazard. — *Royal Exchange Assurance of London v. Thrower*, 240 F. 811.

Delivery When Policy

Is Left with Agent

Where policy is left with issuing agent, there is delivery, and insurer's agent becomes agent for insured for custody of policy, and insured is bound to know its terms and conditions.

Under provision of policy against false swearing, when disparity of insured's valuation is so out of proportion to actual value as to show his intent to defraud, question is one of law for the court, and defendant is entitled to instructed verdict.—*Riley v. Ætna Ins. Co.*, 92 S. E. 417.

MARINE INSURER IN COURT

The Indrapura; District Court, D. Oregon. 238 F. R. 852

Application and Operation—

Explanation of Contract

While a custom or usage is never admissible to contradict, or to control or vary, the positive stipulations of a written contract, it has a proper and well-settled office and function in trade to ascertain and explain the meaning and intention of parties to contracts, whether written or parol, where this cannot be done without the aid of extrinsic evidence.

Liability for Loss of Cargo—

Effect of Custom and Usage

The going into dry dock in Hong Kong of a steamship with part of a cargo on board, which had been transhipped to her under through bills of lading, where it was in accordance with the general custom of the port, was a customary incident of the voyage, and not a deviation which rendered her or her charterer liable for loss of cargo while in the dry dock.

**Cause of Loss—
Deviation**

Such act of the vessel, being customary, and not a deviation, did not affect the right of the charterer to recover on a policy insuring its freight. 238 F. 852.

The court said:

Another question is made that the custom and usage was not general, and hence not binding on the shipper. As I construe the matter, the custom was general as to the port of Hong Kong — everybody observed it, all ships with partial cargo on board were at liberty to take dry dock in pursuance of it without incurring the irregularity of a deviation, and hence all persons shipping through the port were bound to take note of its existence. The custom was therefore binding on the shipper as well as the carrier, and this whether the shipper lived at the port or some foreign port. See *Marx v. National Steamship Co.*, *supra*.

The Portland & Asiatic Steamship Company has interposed a cross-libel, whereby it seeks to recover from the British & Foreign Marine Insurance Company insurance on the freight for carriage of the goods lost. The considerations touching the alleged deviation are as applicable here in favor of the assured, if not with stronger persuasion, as they were to the shipper in the main case. The amount of loss under the policy was \$1,225.80.

The decree of the court will therefore be that the libellant take nothing by its libel, and that the Portland & Asiatic Steamship Company recover from the British & Foreign Marine Insurance Company the sum of \$1,225.80, and interest thereon at 6 percent per annum from July 25, 1903, the date of the final adjustment of general average and the apportionment of the proceeds of the cargo.

Coffeyville, Kan., was recently damaged by a tornado or cyclone to the extent of half a million dollars. This little city was many years ago likewise severely damaged.

FIRE AND MARINE

The Coast Review sent out postcards to fire managers, asking for estimates of 1916 ratios, and statements as to increase or decrease of premiums. No figures of premiums or losses, nor signatures, were solicited. One office wrote: "how can you estimate the Coast loss ratio if you have no figures and have not the names?" Easy. We said in a *Coast Review Extra* "the Coast fire loss ratio will be 38 or 39 percent." That was close, indeed, it was exact. Managers know why we did not then give the estimate further publicity. Two or three of the offices signed their names, but their communications were treated as confidential. How did we succeed so well with only unknown offices' ratios as a basis? Easy. The offices were divided into ten groups as to volume of premiums. To each group was sent a postcard with the unprinted margin slightly different from the margins of the other groups' cards. We learned in January almost exactly the average Coast fire loss ratio on the business of 1916.

Use and occupancy insurance, or business interruption indemnity, supplies a want quite as real as building and goods insurance. If it doesn't pay now, it will be made to pay an underwriting profit.

On the Pacific Coast the non-board companies, unwilling to join the Board of Fire Underwriters, should organize an association of their own and quit cutting each other's throats.

Will There Be Any Marine Business?

At the present rate of destruction of the mercantile shipping of the world by floating mines and sneaking submarines, it can not be many months before there will be little marine insurance business, except on lakes and rivers and along distant coasts.

Device to Prevent Harvester Fires

Willows, Cal., June 2.—A device has been perfected in the plumbing department of a hardware store here, which will eliminate fires from the exhaust of tractor engines. A system of pipes and joints is attached to the exhaust and the discharge of heat goes directly into a tank partly filled with water. This will help the work outlined by the County Council of Defense, which is planning to have guards day and night wherever harvesting is being done.

Special Auto Truck for Grain and Hay Field Fires

In line with the food conservation idea, the O. C. Schulze company of Dixon has equipped a fast running auto truck with fire fighting apparatus consisting of big chemical extinguishers, water buckets, shovels, rakes, sacks, etc., and a crew of firemen ready at all times to speed to and fight any fire that might break out in the grain fields during the harvest season.

The Board of Fire Underwriters has begun a systematic campaign to conserve food supplies by inspecting warehouses and grain elevators, correcting structural hazard and generally promoting careful methods, including

cleanliness. The committee in charge includes A. M. Brown, Dixwell Hewitt, A. W. Thornton and A. Maloney, and is known as "the committee on preparedness."

New Automobile Burns

Marysville, Cal., June 2.—While on the way to a picnic, accompanied by his family, John R. Boyer, a saloon-keeper of this city, lost his new automobile, valued at \$1,750 by fire on the highway near Live Oak. The blaze, which originated from a leaky gasoline tank, caused many autoists to be delayed, waiting for the tank to explode. Boyer carried an insurance of \$800.

Unfair Ratings Prohibited in Oregon

Insurance companies or rating bureaus estimating rates in insurable property, including automobiles, in this state shall not discriminate unfairly between risks of essentially the same physical, climatic or other hazard, which have substantially the same degree of protection against fire. The intent is to prevent discrimination by agents and companies on individual risks of essentially the same hazard. In other words, all property owners of that class are entitled to the same rate if the physical, climatic or other hazard is substantially the same.—Commissioner Wells, on the new law.

In other words, there shall be no rate war, in a state where the insurers have been losing money.

Without character there is no true repose.

"State-Wide War"

It is dreadful, but we have the authority of the Echo, expressed in these hurtling headlines:

C. of C. Opens State-Wide War on
Underwriters

Bakersfield Business Men Are Unjustly
Dealt With, Is Claim

To Ask Cooperation of Other Chambers
Non-Board Companies Offer Rates; Board
Policies To Be Dropped

Bakersfield, the home of bad fires, was "spoiled" by "open rates" for a long period, as well as by a period of comparative freedom from serious fire losses. The present rates correspond to those of similar cities in the hot and dry regions of the Pacific West, more than commonly liable to a conflagration, and due recognition is made of all improvements in the city fire protection.

A very original remark was made by a business man at a recent Chamber of Commerce meeting called to consider the "exorbitant insurance rates" in Bakersfield: "It is not safe for those who have received the money to make the rates." Thus Sir Oracle! Of course Mr. Barlow in his business makes no rates, no prices.

A. Weill, who led the discussion, declared that he had cancelled several policies with the board companies and in turn received rates from 25 to 40 percent lower with non-board companies. After this declaration, a number of those present said that if the Board of Underwriters did not lower the rates immediately, they would follow Weill's action. This was heard:

"Everybody should cancel their board company policies if this city wishes to get lower rates. There is no use of listening to demands of the fire insurance board that Bakersfield buy an aerial ladder truck and improve the fire alarm system at the cost of \$10,000 and then only offer us an 8 percent reduction in the business section." "Let us have rates made or controlled by a public utility commission." Which, by the way, might result in an increase in Bakersfield rates as in Kansas and Texas, where certain classes had to pay more than formerly.

Nature is not moral.

California Insurance Federation

Bakersfield: R. A. Moore, chairman; Guy Jones, secretary; executive committee: Otis Bishop, C. M. Abro, E. P. Kelly, W. R. Barlow, T. W. McManus.

Riverside: Percy A. Powell, chairman; C. E. Prior, secretary; executive committee: F. C. Hamlin, J. H. Ellis, A. S. Milice, B. H. Patterson, J. A. Knight.

San Bernardino: W. H. Rogers, chairman; Frank M. Curtis, secretary; executive committee: Ralph Bailey, H. R. Scott, P. A. Spangler, E. V. Reed, J. S. Burns.

Victoria Council Is Peeved

Again Alderman Fullerton has donned his coat of mail and shouldered his trusty lance. No further rate reductions are to be expected from the Vancouver Island Fire Underwriters Association. The alderman wants a general reduction. Alderman F. said:

"In making the rates the city of Victoria is penalized for both windage and conflagration hazard. With the new direct line to Sooke waterworks the city is so secure down town that nothing less than an earthquake can jeopard it. Our 75 firemen can do the work of 90 in the past. Yet no credit is allowed."

The alderman continued:

"I think the underwriters know that the city of Victoria is being penalized for the risks of other cities, and that the underwriters themselves are not satisfied with the situation, but the rates are made in the head offices in San Francisco and Montreal. I suggest that the legislature be asked for powers to operate state insurance, province wide."

Every Fireman to Have a Telephone

Woodland, Cal.—Chief August Silberstein wants call alarms in the home of every fireman, so that he can be called up for night duty. This city, he says, needs forty more fire alarm boxes as well as a chemical engine.

The wise man holds his tongue and his job.

The German American Insurance Company

This very successful New York company is not now nor ever has been other than an American company. It has never been capitalized nor dominated by citizens of German birth or descent. We have personally known this to be a fact for a third of a century.

The German American was a name selected, no doubt, to win at the start, in 1872, a good class of business; for German Americans are good citizens and their "moral hazard" is notably good. The \$24,000,000 assets of the company are invested in this country. Of its \$2,000,000 capital stock, over 90 percent is owned by Americans and less than 10 percent is owned in six foreign countries.

The business of the German-American is confined to the United States, its possessions, and Canada. All its directors are American citizens born in the United States, and it is managed entirely by American citizens born in the United States. The officers' names are Charles G. Smith, president; Jesse E. White, vice president; Edwin M. Cragin, secretary; Alexander R. Phillips, assistant secretary.

The German American Insurance Company is prosperous. It has nearly \$24,000,000 assets, nearly \$13,000,000 surplus to policyholders, nearly \$12,000,000 income. It paid \$5,689,386 losses last year and it has paid over \$90,000,000 losses since organization.

Portland.—Judgment in the sum of \$150,000 is asked by the Northwest Door Company and eleven insurance companies in a suit against the Lewis Investment Company and five insurance companies. Fire, which destroyed the plant of the Northwest Door Company June 3, 1914, and which is declared to have been started as the result of the carelessness of the Lewis Investment Company, is the basis of the suit. The complaint alleges that no written permit had been obtained by the Lewis Company from the fire bureau to burn up debris, sparks from which, it is alleged, caused the

damage. Mention of this loss and claim was made at the time by the Coast Review.

The Country Elevator

"Our Paper," published by the Grain Dealers National Mutual Fire, has an article on the country elevator, which it says is now the nation's storehouse. It asserts that "today these elevators, eyesores to the communities in which they exist, monuments to the parsimony and shortsightedness of their owners, still house the food of the people; and they are being destroyed by fire for want of a little extra care and a few dollars spent in changes and repairs.

"In the year 1916, there were between two hundred and fifty and three hundred country elevators destroyed by fire, and at least two hundred more damaged, and the record for 1916 is close to the yearly average. This means that one elevator out of every eighty to one hundred is burned, a ratio altogether too high. The burning of these elevators means that three to five million bushels of grain are destroyed or rendered unfit for human consumption.

"Those who have noted the destruction of country elevators since the outbreak of war know that foreign enemies are working among us. The terminal elevator is being closely guarded, so the unprotected country elevator is an easy point of attack. Explosions have been reported in connection with several country elevator fires during the past sixty days. Who ever heard of an explosion preceding a country elevator fire before? This hazard is imminent, and it must be guarded against; but where one elevator will be thus destroyed, five will be burned from downright carelessness and neglect, and in looking after the enemy, we must not overlook our own faults.

"As we write, the papers are headlining the destruction of a Western elevator which contained 15,000 bushels of grain. The enemy cannot be charged with this fire, as our reports showed a woeful lack of care and dangerous hazards that the expenditure of a few dollars would have corrected. We refused to write any insurance on the plant."

Democracies are inventors.

SAN FRANCISCO DEPARTMENT FIRE BUSINESS

By Companies, Agencies and Departments.

(This Compilation is original with the Coast Review.)

WHERE THE COMPANIES WRITE.

The figures in this compilation of Coast business by agencies and departments, written in San Francisco, represent the business of states and territories (as per numbers), as follows:

- | | |
|----------------|-----------------------|
| 1. CALIFORNIA, | 10. COLORADO, |
| 2. OREGON, | 11. NEW MEXICO |
| 3. WASHINGTON, | 12. HAWAII, |
| 4. IDAHO, | 13. ALASKA, |
| 5. MONTANA, | 14. BRITISH COLUMBIA, |
| 6. UTAH, | 15. PHILIPPINES, |
| 7. NEVADA, | 16. MEXICO, |
| 8. ARIZONA, | 17. ALBERTA, |
| 9. WYOMING, | 18. SASKATCHEWAN. |

Companies and Agencies		San Fran Prem's	—Coast—		Ratio Percent
			Prem's Rec'd	Losses Incur'd	
1	Fireman's Fund—Louis Weinmann, Sec.				
1	1916	\$107,997	\$ 1,522,175	\$589,428	38.7
1	1915	97,466	1,405,543	788,479	56.1
1	1914	97,254	1,255,982	627,795	49.9
1	1913	88,132	1,443,028	720,566	49.9
1	1912	98,564	1,364,514	717,463	52.5
Writes in 1 to 14 inclusive and 16, 17, 18.			Also in Texas and Arkansas.		
2	California—Geo. W. Brooks, Sec.				
2	1916	69,525	448,524	178,563	39.8
2	1915	71,285	446,673	220,477	49.3
2	1914	86,339	471,730	218,807	46.3
2	1913	61,985	472,112	188,445	40.0
2	1912	89,392	486,112	151,185	31.1
Writes in 1 to 18 inclusive, excepting 11 and 16.					
3	Vulcan Fire—A. Hodgkinson, Sec.				
3	1916	9,289	170,191	71,982	42.3
3	1915	8,472	103,452	55,839	53.9
3	1914	5,054	88,218	43,532	49.2
3	1913	4,508	73,489	24,552	33.4
	1912	4,801	34,787	1,144	3.8
Writes in 1 to 10 inclusive, in 12 and 14.					
4	Capital—J. F. Landis, Sec.				
4	1916	5,639	67,454	33,507	49.6
4	1915	7,933	68,414	42,614	62.2
4	1914	7,758	56,325	45,971	81.6
4	1913	3,205	28,522	11,700	41.5
	1912		14,367	749	5.0
Writes in 1 to 14 inclusive, and 16, 17, 18. Only 1, 5 and 11 direct.					
5	Pacific National				
5	1916	852	20,197	4,802	23.7

SAN FRANCISCO GENERAL AGENCIES AND DEPARTMENTS.

Companies and Agencies	San Fran. Prem's	—Coast— Prem's Rec'd	Losses Incur'd	Ratio Percent
1 Rolla V. Watt — Royal, Queen.				
1 1916	\$162,402	\$1,751,504	\$717,148	40.9
1 1915	181,998	1,745,731	932,602	53.4
1 1914	191,930	1,773,776	867,556	48.0
2 1913	176,761	1,726,972	982,178	56.8
1 1912	270,914	1,843,366	746,774	40.5
Write in 1 to 8 inclusive and 11, 12 and 13.				
2 Dixwell Hewitt — Hartford Fire, Sterling Fire.				
2 1916	150,271	1,711,912	823,344	48.0
4 1915	150,241	1,344,317	727,374	54.1
3 1914	114,799	1,424,275	675,770	47.4
4 1913	122,980	1,351,212	640,777	47.3
3 1912	127,277	1,447,724	598,537	41.2
Write in 1 to 8 inclusive, 12, 13 and 14.				

Companies and Agencies	San		—Coast—		Ratio
	Prem's	Prem's	Losses	Ratio	
		Rec'd	Incur'd	Percent	
3 Wayman & Henry — Sun, National, Michigan F. & M., Colonial, Mechanics & Traders, Patriotic Assurance, Sun Underwriters.					
3 1916	145,700	1,643,183	573,059	34.8	
2 1915	156,279	1,641,077	717,854	43.7	
2 1914	171,562	1,664,020	806,748	48.4	
1 1913	139,981	1,755,655	729,330	41.5	
2 1912	193,878	1,806,691	652,904	36.1	
Write in 1 to 14 inclusive.					
4 Geo. H. Tyson — German-American, Phoenix of Hartford, German Alliance, Equitable F. & M., Protector Underw.					
4 1916	117,971	1,440,788	487,668	33.5	
3 1915	114,546	1,401,746	685,958	48.9	
4 1914	127,385	1,356,652	671,172	49.4	
4 1913	103,746	1,413,371	620,644	37.5	
2 1912	139,578	1,431,501	533,977	35.0	
Write in 1 to 8 inclusive and also in 12, 13 and 14.					
5 W. W. Alverson — North River, U. S. Fire, New Brunswick, Merchants, N. Y., New Jersey.					
5 1916	96,913	1,212,420	380,382	31.3	
11 1915	133,493	811,366	375,871	46.3	
15 1914	92,050	660,108	285,252	43.2	
23 1913	47,602	399,036	130,964	32.8	
Write in 1, 2, 3, 4, 5, 7, 8, 12, 13. In 6 for New Brunswick, New Jersey and Merchants only.					
6 W. H. Breeding — Aetna, Aetna Underwriters.					
6 1916	190,792	1,128,851	335,834	29.7	
5 1915	181,261	1,109,714	561,970	50.6	
5 1914	193,466	1,088,433	488,288	44.8	
5 1913	149,099	1,008,569	411,702	40.9	
5 1912	194,127	1,050,609	362,173	34.7	
Writes in 1 to 8 inclusive, 12, 13.					
7 James C. Johnston — Ins. Co. of North America, Alliance, Yorkshire, Northern of N. Y.					
7 1916	102,054	932,893	294,929	31.6	
15 1915	82,967	613,049	341,192	53.1	
14 1914	89,520	663,958	312,722	47.0	
13 1913	75,194	617,781	268,299	43.4	
13 1912	92,239	636,271	243,955	38.3	
Write in 1 to 8 incl., 12, 13 and 14.					
8 E. T. Niebling — Commercial Union, Lon.; Commercial Union Fire, N. Y., Palatine, London.					
8 1916	71,153	*928,017	374,476	40.3	
10 1915	81,648	*826,541	472,215	57.1	
7 1914	93,912	*908,827	338,493	37.2	
15 1913	50,212	559,573	239,094	42.7	
14 1912	64,442	629,787	211,534	33.5	
Write in 1 to 8 incl., 12 and 13.					
* Including reinsurance of half of American Central business.					
9 Edward Brown & Sons — Svea, Agricultural, Globe & Rutgers, Hamilton Fire, Globe Und. Ag'cy.					
9 1916	73,126	927,477	395,915	42.9	
7 1915	85,309	901,743	466,662	51.7	
8 1914	93,563	908,238	461,739	50.8	
9 1913	67,671	812,553	403,681	49.8	
8 1912	93,591	786,642	361,386	45.6	
Write in 1 to 10 inclusive, 12, 13, 14, 16.					
10 Geo. W. Dornin — Springfield F. & M., Newark Fire.					
10 1916	81,161	916,501	421,359	45.9	
9 1915	82,231	834,304	490,415	58.8	
9 1914	87,965	836,841	445,393	53.2	
8 1913	78,183	825,146	448,319	54.3	
9 1912	100,291	769,533	313,309	40.7	
Write in 1 to 8 inclusive, 12, 13, 14.					
11 R. P. Fabj — Liverpool & London & Globe, Ltd., L. L. & G., N. Y.					
11 1916	233,496	897,650	313,152	33.8	
6 1915	246,572	945,749	440,324	46.6	
6 1914	272,888	911,555	410,475	45.0	
7 1913	239,518	861,169	384,981	44.7	
6 1912	295,919	962,998	345,685	35.8	
Write in 1, 2, 3, 4, 7, 8 and 13.					

Companies and Agencies		San	—Coast—		Ratio Percent
		Fran. Prem's	Prem's. Rec'd	Losses Incur'd	
12 A. W. Thornton—London Assurance; London Underwriters.					
12	1916	88,136	853,823	302,016	35.3
8	1915	95,813	849,459	429,325	50.5
10	1914	95,142	829,133	432,126	52.1
10	1913	75,447	794,366	352,426	44.3
10	1912	97,314	745,859	297,008	39.8
Writes in 1 to 14 inclusive.					
13 Sam B. Stoy—London & Lancashire, Orient, Safeguard.					
13	1916	84,276	791,739	300,226	37.9
12	1915	91,796	779,670	443,378	56.8
12	1914	89,969	727,290	370,624	50.9
12	1913	67,987	648,214	320,084	49.3
12	1912	85,676	648,230	215,637	33.2
Write in 1 to 13 inclusive.					
14 Geo. O. Hoadley—American of Newark, Camden, Roch.-German, Caledonian, Scotch Underwriters.					
14	1916	59,849	780,098	326,033	41.7
20	1915	48,105	448,129	219,287	55.6
21	1914	41,564	429,849	188,797	43.9
23	1913	32,285	390,920	194,529	49.7
22	1912	48,930	405,663	206,013	50.7
Write in 1 to 8 inclusive and 12 and 13.					
15 Christensen & Goodwin—American Central, St. Paul F. & M., Merc. F. & M. Und., Minnesota Und.					
15	1916	60,686	698,463	356,173	50.9
13	1915	49,956	735,037	486,255	66.1
11	1914	67,002	772,556	413,581	53.5
11	1913	56,389	754,144	405,878	53.0
11	1912	69,654	724,466	335,433	46.8
Write in all except 9, 10, 11, 15, 16, 17 and 18.					
16 Edwin Parrish—Niagara Fire, Detroit F. & M., Niagara-Detroit.					
16	1916	57,124	663,869	237,633	35.7
14	1915	54,251	646,434	359,577	55.6
16	1914	50,261	639,037	325,757	50.9
14	1913	51,194	610,753	250,240	40.9
15	1912	37,764	542,070	251,055	46.2
Write in 1 to 8 inclusive; in 12, 13, 14, 17, 18; in 16, mining risks only.					
17 Benjamin J. Smith—Connecticut Fire, Westchester.					
17	1916	56,744	658,125	212,416	36.8
16	1915	62,752	608,423	340,049	55.8
13	1914	71,777	692,746	326,802	47.1
18	1913	43,663	474,688	230,720	48.6
17	1912	56,457	498,526	213,747	42.8
Write in 1 to 8 incl., 13, 14 and 12 reins. only.					
18 E. C. F. Knowles—Phoenix of London, Imperial Assurance.					
18	1916	72,610	535,822	223,961	41.7
17	1915	82,236	539,686	328,310	60.8
17	1914	87,423	538,316	238,874	44.3
17	1913	72,931	497,108	258,574	51.6
21	1912	75,932	431,474	196,773	45.7
Write in 1 to 8 inclusive, 12 and 13.					
19 Curtis & Bailey—Providence-Washington, Boston, Old Colony, New Hampshire, County.					
19	1916	59,647	509,828	172,558	33.8
31	1915	30,569	272,084	202,090	74.3
31	1914	29,605	282,379	190,124	67.3
32	1913	27,391	259,243	100,479	38.7
42	1912	21,518	109,468	32,636	29.9
Write in 1, 2, 3, 4, 5, 6, 7, 8, 12, 13.					
20 J. L. Fuller—Norwich Union.					
20	1916	33,277	507,048	227,763	44.9
22	1915	28,694	427,771	229,391	53.6
26	1914	31,857	391,435	203,844	52.0
25	1913	19,553	344,291	160,493	46.6
33	1912		210,807	112,203	53.2
Writes in 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13.					

For individual company 5-years experience, see Coast Review's Pacific Fire Chart, 1917

Companies and Agencies	San Fran. Prems.	—Coast—		Ratio Percent
		Prem's. Rec'd	Losses Incur'd	
21 Edward E. Potter & Sons — Glens Falls, Security New Haven Underw., Firemens, German-American of Penn. Eastern Underwriters				
21 1916	60,230	486,432	232,101	47.6
18 1915	60,276	526,700	337,520	64.0
23 1914	73,264	421,900	171,040	40.5
21 1913	53,458	410,698	174,263	42.4
18 1912	16,303	484,989	175,797	36.2
Write in 1 to 6 incl., and 8, 12, 13.				
22 D. W. Clark — Northwestern National.				
22 1916	55,584	485,525	166,974	34.3
25 1915	50,594	394,989	151,505	38.4
22 1914	42,756	359,533	149,221	45.0
26 1913	20,987	334,847	194,988	58.2
28 1912	12,033	300,804	112,750	37.5
Writes in 1, 2, 3 and 14.				
23 Frank J. Devlin — † Atlas				
23 1916	43,856	485,480	153,703	31.6
21 1915	42,874	438,389	259,228	59.1
19 1914	46,966	459,030	181,965	39.6
19 1913	34,899	449,937	251,901	55.9
19 1912	46,660	471,875	173,471	36.7
Writes in 1 to 13 inclusive, and in 16. † Includes Atlas-Manchester figs.				
24 Frank M. Avery — Fire Association, Philadelphia Underwrs.				
24 1916	48,885	445,399	155,354	34.8
24 1915	57,000	418,844	245,794	58.6
20 1914	60,618	432,804	206,842	47.9
30 1913	48,118	265,310	106,104	39.9
30 1912	58,911	254,448	82,146	32.3
Write in 1, 2, 3, 6, 7, 8, 12, 13, 14, 17.				
25 Henry Homes Smith — Law Union & Rock, Union Assurance.				
25 1916	42,605	432,677	164,538	38.0
23 1915	42,248	427,680	311,438	73.0
24 1914	51,921	417,582	283,165	67.8
38 1913	14,103	181,098	100,627	55.5
36 1912	14,271	176,932	81,753	46.2
Writes in 1 to 8 inc., 10 and 13.				
26 Folger and Speyer — New Zealand.				
26 1916	91,211	408,528	111,194	27.2
19 1915	93,083	494,198	260,476	52.7
18 1914	106,487	478,940	246,087	51.3
16 1913	109,470	500,903	223,929	44.9
16 1912	117,801	500,481	143,485	28.6
Writes in 1 to 10 incl., 12, 13, and 14.				
27 * F. M. Branch — New York Underwriters, Home of Utah.				
27 1916	25,849	404,566	140,624	34.7
26 1915	28,746	386,690	192,370	49.8
25 1914	31,793	407,038	168,063	41.2
22 1913	28,551	404,399	154,135	38.1
20 1912	39,524	465,647	187,278	40.2
* 1912 figures include those of the retired Teutonia of N. O. Write in all except 9, 10, 11, 12, 15, 16, 17, 18.				
28 Selbach & Deans — Hanover, Delaware Undwrs., Concordia, Aachen & Munich.				
28 1916	23,514	370,010	147,382	39.8
30 1915	28,979	304,492	172,503	56.6
32 1914	30,922	277,590	134,373	48.4
34 1913	21,564	204,155	74,458	36.4
32 1912	19,156	214,647	110,314	51.3
Write in 1 to 13 inclusive				
29 Russell W. Osborn — Pennsylvania Fire.				
29 1916	27,536	367,312	149,610	40.7
28 1915	25,848	339,281	177,692	52.3
29 1914	25,511	348,939	176,723	50.6
27 1913	18,854	313,123	155,833	49.7
26 1912	23,327	308,380	139,334	45.1
Writes in 1 to 8 inclusive, 13, 14; 14 reins. only.				

The amount of San Francisco premiums affects the Coast loss ratio materially.

Companies and Agencies		San	—Coast—		Ratio
		Fran. Prams.	Prams. Rec'd	Losses Incur'd	
30 J. F. Cobb—Nat'l Ben Franklin, Humboldt, United Firemens, People's National, Pittsburgh Underwriters.					
30	1916	113,303	231,135	45,551	19.7
37	1915	86,898	186,201	61,590	33.1
33	1914	99,018	218,193	84,860	38.9
34	1913	93,292	230,018	83,508	36.3
35	1912	76,571	183,016	90,089	49.2
Writes in 1 only.					
31 Seeley & Co.—Stuyvesant, State of Penn., Pacific, Insurance Und. Agency, New Jersey.					
31	1916	44,807	315,866	141,173	44.7
Writes in 1, 2, 3 and 14.					
32 Dixwell Davenport—National Union.					
32	1916	85,022	306,947	108,457	35.3
27	1915	95,574	351,667	193,107	54.9
27	1914	91,332	361,145	178,946	49.5
20	1913	119,745	413,489	232,007	56.1
24	1912	126,169	359,640	119,872	38.3
Writes in California only					
33 Miller, Henley & Scott—British America, Western Assurance and Firemen's Underwriters Agency.					
33	1916	35,073	235,336	80,630	34.3
32	1915	37,032	224,483	106,625	47.5
35	1914	33,549	207,675	118,931	57.2
36	1913	25,203	196,386	74,869	38.1
34	1912	12,555	207,285	105,463	50.9
Western writes in 1, 2, 3, 7, 12 and 13; British America in 2, 3, 12 and 13; Firemen's Underwriters in 1, 2, 3 and 13.					
34 †H. W. Fores—Scottish Union & National, State Assurance.					
34	1916	40,486	205,166	85,717	41.8
35	1915	41,021	197,757	93,912	47.5
34	1914	47,602	210,863	78,430	37.2
37	1913	40,410	190,124	62,856	33.0
37	1912	49,353	176,143	59,795	33.9
† Writes in 1, 7, 8, 12 and 13 only.					
35 Chapman & Nauman — Northwestern F. & M. British Federal Und., Germania, Phenix.					
35	1916	50,028	200,757	73,540	36.6
33	1915	46,901	208,818	91,675	44.0
38	1914	41,919	141,912	37,047	26.1
42	1913	23,134	71,024	17,800	25.0
	1912	33,129	150,444	40,753	27.1
Write in 1 to 3 inclusive.					
36 Marsh & McLennan—Reliance, Standard, Citizens, Northwestern F. & M., Safeguard, Hamburg Bremen.					
36	1916	28,147	169,002	61,540	36.4
39	1915	17,002	71,887	27,694	38.6
37 Geo. A. Crux—Urbaine, General.					
37	1916	918	113,540	26,862	23.3
38 Watson & Taylor—City of New York, British America, Union.					
38	1916	25,577	106,471	36,321	34.1
38	1915	22,398	91,032	49,696	54.6
39	1914	29,489	85,398	27,760	32.5
	1913	16,398	77,131	43,220	56.0
39 John A. Hougaard—Rhode Island, Nationale.					
39	1916	16,070	102,794	19,265	18.7
40	1915	12,933	53,329	25,802	48.4
40	1914	15,172	61,061	17,515	28.7
	1913	8,938	39,361	13,305	33.7
Write in 1, 2, 3.					
40 J. H. Richards—Millers National, German.					
40	1916	16,184	48,100	10,241	21.2

REPORTING EAST

Companies and Agencies	San	—Coast—		Ratio
	Fran. Prem's.	Prem's. Rec'd	Losses Incur'd	
Home, N. Y. and Franklin Fire.—Pacific States Departments.				
1916 .	263,440	2,225,152	1,181,394	52.4
1915 .	261,750	2,040,412	1,013,668	49.7
1914 .	228,750	1,684,276	930,178	55.2
1913 .	225,829	1,554,344	750,688	48.2
1912 .	273,370	1,526,118	582,877	38.1
Write in all states of the Pacific West, Alaska and British Columbia.				
E. G. Richards — North British & Mercantile, Commonwealth and Mercantile of America.				
1916 .	76,692	919,875	355,434	38.6
1915 .	88,828	905,684	404,816	44.7
1914 .	99,881	826,223	404,472	48.9
1913 .	76,865	964,983	409,682	42.4
1912 .	100,086	732,384	256,999	35.1
Writes in all Pacific West of U. S.				
J. C. Corbett — Northern Assurance.				
1916 .	83,704	687,938	286,517	41.6
1915 .	88,868	656,613	335,440	51.0
1914 .	98,731	684,997	394,742	57.6
1913 .	76,443	624,283	285,819	45.7
1912 .	119,322	693,091	298,576	43.0
Writes generally in Pacific West except 12, 14, 16, 17, 18.				
James H. Brewster — Scottish Union & National and State.				
1916 .	40,486	552,824	222,567	40.2
1915 .	41,021	517,413	289,967	56.0
1914 .	47,602	535,247	248,779	46.5
1913 .	40,410	459,275	219,319	45.5
Writes in all the Pacific West.				
Germania Fire—				
1916 .	16,047	206,198	73,106	35.4
1915 .	14,140	206,099	170,033	82.5
1914 .	11,475	254,292	141,080	55.4
1913 .	15,274	219,862	158,183	71.0
1912 .	11,299	219,685	92,944	42.3
Writes in 1, 2, 3, 4, 5, 6, 8, 9, 10, 11.				
R. D. Harvey — Royal Exchange.				
1916 .	. . .	83,015	29,502	35.5
1915 .	. . .	77,230	64,420	83.4
1914 .	. . .	111,530	38,650	34.6
1913 .	. . .	112,876	48,332	42.8
1912 .	. . .	101,399	42,760	42.1
Writes in 2, 3, 4, 5, 6, 9, 10				
Milwaukee Mechanics—				
1916 .	. . .	243,889	94,825	38.8
1915 .	. . .	216,827	114,442	52.7
1914 .	. . .	206,688	128,252	62.0
1913 .	. . .	179,705	98,645	54.8
1912 .	. . .	158,592	73,152	46.2
Writes in 2, 3, 4, 5, 6, 8, 9, 10, 11.				
Prussian National, Netherlands—H. Letton, Jr.				
1916 .	62,905	353,271	143,997	40.7
1915 .	65,429	318,793	192,738	60.5
1914 .	46,441	283,956	125,249	44.1
1913 .	15,316	233,987	132,599	56.6
Writes in 1, 2, 3, 4, 5, 6, 9, 10.				

A broker authorized by owner to keep her property insured up to a stipulated amount was authorized, as an incident of his employment, to accept and act upon a notice of cancellation, and to procure insurance in another company. 730.

Where policy requires insured to keep his books in a secure place when store was not open for business, such clause was violated when policyholder did not place books in a safe place while he went to dinner and left the store locked. 259.

Public Services of the Board of Fire Underwriters

By J. C. McCaughern, Now Assistant Secretary of Board of Fire Underwriters of the Pacific. Before the Ins. Com. of the Senate, at Sacramento.

Mr. Chairman and Gentlemen of the Committee:

Upon the request of a member, at a previous meeting of this committee, I have prepared the following data which briefly outline the functions, scope and practical workings of the Board of Fire Underwriters of the Pacific.

The functions of the Board of Fire Underwriters is described in Article 1 of its Constitution as follows:

"The functions of the Board shall be the equitable adjustments of rates to the hazards based on the experience of its members. The encouragement of improved method of constructions in buildings as a means of decreasing the fire waste. The reductions of expense in transacting the business of its members through co-operation in the survey and inspection of risks and in such other methods as will lessen the cost of fire insurance and secure a reasonable profit to its members."

Underwriters have long made a study of the physical influences which enter into fire rates and the result of this study through experience have slowly shaped themselves into an established system of schedules which embodies the consensus of opinion of modern underwriting judgment. This system is an outgrowth of past experience for which no substitute has ever been offered or suggested. It must therefore be a logical, practical system. A schedule is to the insurance business what a compass or a chart is to the navigator. Without their guides each one would merely drift along and sooner or later land on the rocks of destruction. The mercantile schedule in use in this territory may be briefly outlined or divided into three main divisions. I want to say the general remarks re. this schedule applies alike to all the schedules in use.

1. The town or city.
2. The building and its exposures.
3. The occupancy.

The essential feature of the town deal with its water supplies, its volume and pressure, which insure its effectiveness; distributing and supply mains, hydrants, fire departments, both its personnel and equipment, fire alarm system, police system, city ordinances, streets, climatic conditions, conflagration hazard and any and all features which enter into the proper analysis of city conditions. In this connection I will say that we employ competent engineers who keep themselves and the public reliably informed of the true condition of affairs. We are continually, without ex-

pense to the respective communities, examining their water systems and fire fighting apparatus in order to make certain that it will be in good condition should a fire occur; advising relative to the improvement of these conditions and encouraging this improvement by assurances or rate reductions. This work is particularly valuable to the smaller towns that cannot afford to engage high priced engineers to consult and advise them, but our work is by no means limited to the smaller towns. In San Francisco we assisted in laying out the present high pressure system, which if carried out as originally planned, will be one of the most up-to-date and effective systems in the world. We are continually assisting towns in the formation of proper building codes. Our electrical inspectors are continually engaging in their respective lines conferring with and advising the local inspectors, giving them the benefit of their broader experiences and improving thereby the electrical fire hazards; and every one of your local inspectors will tell you of the good work we are doing. A few weeks ago this city (Sacramento) asked that we send one of our men here to report and advise regarding the use of fuel oil, they having had many fires resulting from its improper use. One man was here for over two weeks engaged in that work, and without one cent of expense to the city. As an illustration of how carefully and thoroughly the work is done and how well these engineers depict the conditions I will refer to a closing statement made in their report on the City of San Francisco in 1905, after clearly indicating the probability of a local water failure in an emergency due to faulty distributing system. This statement was the last paragraph of the sixty-two page report:

"San Francisco has violated all underwriting traditions and precedent by not burning up. That it has not done so is largely due to the vigilance of its fire department, which cannot be relied upon indefinitely to stave off the inevitable."

This, gentlemen, is one of thousands of instances as to the kind of work we are doing. It is the only organization of its kind in the West, and its value to a community cannot be overestimated. The state does not give such a service, and cannot without great expense, and yet by the passage of this bill you desire to regulate and supervise companies that do such an important work. Why, the state does not even afford a Fire Marshal, as many other states do. In San Francisco the insurance companies themselves maintain such an official. They also in that city, at their own expense, maintain the Underwriters' Fire Patrol, a salvage corp, showing again how farreaching their work is and how they endeavor, through proper cooperation, to cut down the fire waste.

American Fire Business of 1916

Albany, June 11, 1917.

Part 1 of the annual report of the New York State Insurance Department covering the audited statements of the 275 fire, fire-marine and marine insurance companies for 1916 authorized to transact the above classes of business in this state was today given to the public by Superintendent of Insurance Phillips.

ASSETS INCREASE 10 PERCENT

A summary of the operations and financial condition of these companies shows that they had on January 1st last admitted assets of \$867,614,886. This is an increase of \$84,601,054 over a year before.

The liabilities, excluding capital, are stated to have been \$477,450,182; an increase of \$55,387,138 over the previous year.

RECEIPTS INCREASE 14 PERCENT

The total income was \$524,763,212; an increase of \$71,554,079. Of the income \$466,389,997 was for premiums, being an increase in premiums of \$68,209,253. The total disbursements were \$458,605,763; exceeding those of 1915 by \$51,155,070. The loss payments to policyholders show an increase of \$22,761,578. The amount of unpaid loss claims show a material increase over those outstanding at the end of the previous year.

12 PERCENT GAIN IN OUTSTANDING RISKS

The total insurance in force of all fire, fire-marine and marine companies at the end of the year was \$71,144,628,903; an increase of about \$6,000,000,000. The underwriting result based on earned premiums shows a gain from underwriting of \$23,676,268. The gain from investments was \$35,961,977; the loss to surplus, due to dividends, balance of remittances to and from the home offices of foreign fire insurance companies and changes in special reserve items, amounted to \$43,772,216; the total reserve being a net gain in surplus from all sources of \$15,866,029.

Areunah M. Burtis, secretary of the Home of New York, and a Grand Army veteran, retired on June 1, after fifty-three years of service with the company.

Possible Retaliation

Berlin. — The Imperial Government of Germany has taken possession of all American corporations within its domains.

Washington, D. C.—This seizure by the German government is looked on as a very grave matter, which will probably necessitate the American Government's taking over all German corporations in this country, including the United States branches of all German insurance and reinsurance companies.

This means that the German insurance companies would not write any new business.

Marine Suit Won by Plaintiff

Vanconver, B. C.—In Britannia Mining Co. v. Pacific Marine Ins. Co., a suit for the recovery of the defendant company's share of insurance money on a \$40,000 cargo of copper concentrates lost when the steamer Leona foundered has ended in favor of the plaintiffs. The first trial ended in a disagreement. In this trial the special jury were unanimous in answering all the questions in favor of the plaintiff. The cargo was insured against peril of the sea and the defence to the claim was that the vessel had been overloaded and rendered unseaworthy, and the vessel did not, therefore, sink on account of perils of the sea. The jury found that the ship was lost by the perils of the sea; the Leona was an approved steamer within the terms of the policy; the ship was not overloaded when she left Britannia Beach; the cargo was not improperly trimmed; and 937 tons were lost. Defendant's share of the loss was \$5,000.

Henry Evans personally subscribed for \$1,000,000 Liberty Loan bonds.

The Western department of the Niagara Fire is no more. There is mourning this morning.

The Continental will soon withdraw from the National Board.

A new California law (S. B. 716) provides for the regulation of the real estate business and the licensing of agents engaged therein.

LIFE

Eloquent Plea for Life Insurance

I hold that life insurance is the most efficient and beneficent business institution created by human genius.

When a man takes out a life insurance policy for any reason whatever, he does a wise thing; but when he secures it for the protection of those he loves, he performs one of the noblest and most unselfish acts of which he is capable. It also helps him, as it is evidence that he is in good health, of good moral character, and in good standing in his community. When he takes out a new policy, he takes on a new dignity. He thereby protects those dependent upon him and serves the state by saving it the possible care of paupers.

True, it is his plain duty (if he can get it), dictated by both affection and patriotism; but it must be borne in mind that for thousands of years self interest has been the mainspring of action; hence the prompting of the agent is a necessary factor in leading the thought to consummation in the deed.

Life insurance policies are symbols of love and good citizenship. They throw a protecting aegis around the holy precincts of home. Life insurance realizes, in its manifold functions, as no other instrumentality does, at once the highest aspirations that stir the human heart and the most prosaic and practical considerations of our earthly existence. Its ministrations are both temporal and spiritual. It has nothing to do with abstractions; it deals in fundamentals and essential things; and yet it is the very poetry of sentiment. It immortalizes love by translating it into the necessities of life after the hands that provided them are smitten by the cold paralysis of death. It is the science of mathematics altruistically applied.

Its service is not limited to the protection of the home. That is its spiritual phase. It provides secure granaries in which youth may store up against barren winter the surplus harvest of its fruitful summer.

In serving the individual citizen it also serves the state—by promoting habits of thrift; providing the farmer with capital he could not otherwise obtain; it helps build cities and transportation lines, and sends the steady current of its life-giving blood throughout the business arteries of the nation.

It is the triumph of thought over time—the single victory man has won in his everlasting battle with the calamity of death.

It stops the brutal blundering of chance and makes the future pay tribute to the present.

It has become the keystone of our civilization. Holding these opinions as to its material benefits, I confess without embarrassment to a great deal of sentiment about it. Any practice which shakes the public confidence in the institution is reprehensible whether it is forbidden by law or not. It is *malum in se* if not *malum prohibitum*.

Life insurance funds are the most sacred that human hands can touch. The abuse of that trust is the profanation of a temple and an assault upon the very foundations of society. — Hon. W. F. Dunbar, Insurance Commissioner of Tennessee.

It Was a Rebate

An insurance agent, by agreeing to obtain without commission a loan from his company to defendant if latter would take out life policies for which agent would obtain commissions, violates Rem. Code 1915, 180, prohibiting rebates, and is void in view of section 6009—191, imposing a penalty for such an act.—*Moser v. Pantages*, 164 P. 768. (Wash.)

The Pacific Mutual News of June 1 is a Washington number. "Eastern Washington," by Forbes Lindsay, is highly complimentary to Spokane, which has the highest percentage of homes owned by the dwellers therein—more than 50 percent.

There are now 78 members in the Big Tree Club, which will go to New Orleans in September.

Nature is not a pacifist.

New Members of the Mutual Life Field Club

\$200,000 Section—

Portland, Ore., J. H. Cochran; Seattle, Wash., W. H. Siliman; Albuquerque, N. M., Myron Porges; Los Angeles, F. P. Fuller; Spokane, Wash., John W. Carey; San Francisco, A. May, George T. Balch.

\$100,000 Section—

Albuquerque, N. M., R. W. Nichols, H. H. Dorman, A. S. Roane; Denver, Colo., H. G. Lamson; Portland, Ore., Walter A. Goss, Emil Schaff; Salt Lake City, A. S. Boice, N. T. Hallanger, George C. Jensen, William Robison; Seattle, Wash., Miss Cora M. Gustison; Spokane, Wash., A. F. Bresler, C. F. Carter; Los Angeles, C. H. Walizer; Salt Lake City, J. P. Corry; San Francisco, W. L. Douglas, D. M. Foltz, S. Frater, S. M. Griffin, William Jeffery, W. C. Marr, L. A. Steinfield, W. A. Wann; Portland, Ore., Percy A. Smith.

Declinatures in Life Insurance

In order to avoid as many declinatures as possible I would emphasize that the producers study the applicant from the point of view of whether he is a desirable risk for the company or otherwise. It is essential for a company to experience a favorable mortality rate. About one-third of the policy dividends are due to favorable mortality. If we do not have this favorable mortality our policy dividends will be smaller and in competition we will not succeed.

In 1913 twelve leading companies showed mortality profit \$27,000,000, interest profit \$38,000,000, loading profit \$14,000,000. Since those are the sources of dividends to policyholders it will be noted one-third of the dividends come from mortality profit.

With the advance in the knowledge of the mortality under different conditions and classes of risks and with the increase in competition it became necessary to properly compile statistics bearing on the selection of risks. Excepting a very few companies who accept only average lives the usual custom of treating applicants for insurance is:

(a) To accept standard risks.

(b) To reject sub-standard risks.

Some companies either accept or reject. This is unjust. Many border line cases can be accepted with an adjustment of premium. If the consideration received for the special risks be proportioned to their exceptional character the stability of the general results is not affected whether the contingencies involving the probabilities of human life prove to be of the same or dissimilar kind. The rating up of inferior lives consists in adding a number of years to the actual age. — W. Gordon Thomson, Secretary-Actuary, West Coast-San Francisco Life Ins. Co.

Partnership Life Policy

Where life insurance policy describes beneficiary as business partner, but does not mention any indebtedness to him, he is entitled to entire proceeds of policy as against the executor of insured's estate, it being immaterial whether insured was indebted to beneficiary or whether proceeds exceed amount of debt. — *Haberfeld v. Mayer*, 100 A. 587.

Mutual Life Took \$5,000,000 of Liberty Loan

This headline tells the proud story. The Mutual Life Ins. Co. of New York, as in the '60's, subscribes for a large sum of our government's new bonds—\$5,000,000. The interest, $3\frac{1}{2}$ percent, meets the reserve requirements.

Where Beneficiary Need Have No Insurable Interest

Every one has an unlimited insurable interest in his own life, and may take out a policy on his own life and make it payable to whom he will; it not being necessary that the beneficiary shall have any insurable interest.—*Haberfeld v. Mayer*, 100 A. 587.

A new California law prohibits the common use of towels or drinking cups.

Worth reading: "The Issue," by J. W. Headlam.

The job seeks not the man who is looking for it, but rather the man who can create it.

West Coast-San Francisco Life

During the first five months of this year more than \$5,000,000 of new insurance was received in applications by the West Coast; a little over \$4,000,000 of new insurance was issued, and the outstanding insurance was increased by nearly \$3,250,000; the insurance in force is \$39,194,314.80. Before the first half of 1917 has closed the \$40,000,000 mark of insurance in force will probably be reached. The company's assets have increased over \$200,000 for the year. Already the company is preparing for the Century Club Convention at San Francisco in 1918.

Uniform Policy for Soldier

In a letter to the Seattle Times C. B. McCormack suggests a plan as follows:

First—A standard war clause covering military or naval service in time of war, and fixing the limit of risk to be carried on one life.

Second—A standard extra rate per thousand of insurance, covering military or naval service in time of war.

Third—Create an association of the standard American legal life reserve insurance companies for the purpose of jointly and collectively underwriting the excess hazard of military and naval service in time of war by paying into a common fund all excess premiums collected on war risks, for the purpose of meeting the excess losses among such risks covered by all of the signatory companies.

Fourth—Petition Congress to pass a bill making the national government liable for any excess loss on insured risks by virtue of military or naval service in time of war not covered by the excess war hazard fund as outlined in clause three.

In New York the Penn Mutual Life advertises "5,000 life insurance for \$75 premium" annually, with dividends to be paid.

Twister and Twisting

The business of life insurance may be either a profession or trade, according to the manner in which it is conducted, but it is no exception to the general rule, and the twister bears the same relation to it that the shyster lawyer does to the legal profession, and the quack doctor does to the practice of medicine.

Twisting consists of inducing a policyholder, through misrepresentation, to drop the life insurance, which he carries in one company with the intention of replacing it with insurance in another and invariably accompanied by a financial loss to the insured. Ins. Com. Sanborn of Minnesota.

Among the hundreds of death claims paid by the Mutual Life of New York are these: Pearl Harbor, Alaska, Jno. G. Peterson, \$5,015; San Francisco, Howard S. Wildberg, \$7,028; Santa Monica, Cal., Jos. H. Nebenzahl, \$10,000; Los Angeles, Clinton D. Hoover, \$5,025; Adin, Cal., La Fayette Cate, \$6,138; Fresno, Cal., Calvin S. Hill, \$13,989; Hollywood, Cal., Edw. Nicholson, \$10,010; Red Bluff, Cal., David W. Gedney, \$9,905; Denver, Abraham H. Brelliant, \$10,269; Honolulu, John A. Magoon, \$5,816; Butte, Mont., Abra. Buol, \$7,500; Ft. Benton, Mont., Wm. C. Poulssohn, \$5,424; Portland, Chas. H. Noble, \$5,000. Geo. L. Story, \$5,573; Marshfield, Or., Jno. W. Bennett, \$5,000; Salt Lake City, Rebecca B. Carter, \$7,750, Mathew H. Walker, \$23,031, John S. Wells, \$10,100; Chimacum, Wash., James A. Urquhart, \$8,075; Tacoma, Wash., Anton Huth, \$10,000; Cheyenne, Wyo., Colin Hunter, \$6,108; Montreal, Canada, Wm. J. Carrique, \$100,598; New York City, John S. Riegel, \$125,500; Vacaville, Cal., John J. Hagerty, \$10,110.

The Occidental Life of Los Angeles has reinsured the life business of the Union Pacific Life of Portland, Ore.

Union Mutual Old Policyholders

One policyholder who died in 1916 had reached the age of 96 and had been insured 46 years and 11 months, while another policyholder who was but 77 when death occurred had been the possessor of a Union Mutual policy for 53 years and 10 months. The shortest time that a policy was in force was 17 days, death being accidental. The average age at death was $56\frac{3}{4}$ years.

Neat and sweet was that minister's definition of life insurance as "love insurance." Men sign the application, name the beneficiary and pay the premium because of the love they feel for parent, wife, child or other dependent. Were there no love in the world there would be no life insurance.

Exclusive of those companies writing industrial or group or sub-standard insurance, it may be said that no life insurance company in the world writes a greater amount of new business annually or has a larger total of insurance in force on its books than The Mutual Life of New York—the "oldest company in America."

And by the way, we never have seen any printed views of the sellers of life insurance on the subject of group insurance, which certainly takes away in a lump groups of men who might otherwise be in large part written singly by the individual sellers.

Truly no man lives in the future, nor in the past, but only in the present fleeting moments. But the past lives in the minds of men and rules them, and too often enslaves them.

Pittsburg Life & Trust

Last month we intimated a disbelief in the rehabilitation of this looted company. At a conference of state officials and representatives of the Pittsburg Life it was agreed to ask policyholders to allow a lien of 20 percent against the legal reserve on their policies. If the policyholders assent to this plan it will probably be possible to reinsure the company.

Beware of any life company organized and operated to reinsure weak or moribund life insurance companies.

The way to make things scarce and high is to stint, economize and refuse to buy.

"The Metropolitan," by the Metropolitan Life for its industrial policyholders, is quaint but not queer, always with a clever colored frontispiece. "Number of claims paid since last issue, 59,962." In one day, 1,087 death claims were paid. Among the recorded claims, the majority had an additional mortuary dividend. The headlines are instructive and suggestive, as—

"Fresh Air Is Life Insurance."

"Beware of Adenoids."

"Cancer Neither Contagious Nor Hereditary."

"Remember, Scarlet Fever Is Always Dangerous."

"Vacation Time Is Danger Time."

The Metropolitan Life pays a minimum wage of \$9 a week to women. The average pay of women clerks in the home office, exclusive of bonuses, is \$11.06 a week; for men \$22.51. In the last eight years the average earnings of agents have increased by 50 percent, and is now \$23.69 a week.

Among the twenty Mutual Life's recent leaders, based on the number of lives insured are H. G. Lamson and L. N. Homsher, Denver; Myron Porges, Albuquerque; W. L. Douglas, San Francisco; Geo. C. Jensen, Salt Lake City; J. W. Carey, Spokane.

SELLING LIFE INSURANCE

Tackle the Big Men

Don't be afraid to approach old "Money-Bags" who, you imagine, is too thoroughly persuaded of his own importance to listen to you. Of course he is "busy" and quite likely he is fully conscious of his own great achievements so that he does not expect to learn of you. At the same time the chances are that your notion as to his attitude toward you and your business is altogether wrong. Rich men and great men are insuring every day. Other agents are writing them, why not you?

But suppose the prospect is a man of great importance, what then? No matter how great or rich he may be, no matter how extensive his business, nor how numerous his patrons, don't forget that you yourself represent and are part owner of a business that totally eclipses his—a business whose assets total HUNDREDS OF MILLIONS, and whose patrons are found in every town and county of the country.

Assert yourself. You are as good as any other man. Your business is the best in the world. Your work is one that is accomplishing more for the abolition of poverty and the uplift of humanity than any other human agency.—Mutual Life Points.

The Short Cut

But there is not—no short cut to success, at least to the insurance agent. It is only the long, steady climb that enables him to mount the hill of success. There is no genius that inspire with a plan for a short cut, no genius that can develop an aeroplane with which to fly to the summit. Genius, as Edison says, "is not inspiration but perspiration."

It is the hourly—the day by day plodding, the month by month advance along the road that counts. It is apparently a long, long road, and progress is so slow that it seems hardly discernible, but he who puts discouragement behind him and courageous-

ly, steadily plods will continually progress. Constant, persistent, hourly, daily work means monthly progress though it may scarcely be evident to the worker at the time.

The road stretches a long way ahead—the hill of success is so far away that it is practically invisible and the agent is inclined to become discouraged. Nil desperandum must be his slogan, and sustained by that he goes bravely ahead, patiently, persistently progressing, step by step, gaining ground little by little until having held "his soul in patience" and steadily plodded grimly on he climbs to the summit.

Standing there, looking back over the road he has come he realizes, that in spite of its seeming tardiness progress moves faster to the steady plodder than it has been given credit for, and upon the principle that "the longest way around is the surest way home" he really has taken the agent's only *short cut*.—Life Insurance Independent.

Don't Ask, Do You Want Insurance?

One of the biggest writers said that when he got ready to close an applicant he never asked him if he wanted insurance. When our friend felt that he had his man "froze on the hook," as Leo Stein, who compares application getting to fishing, would say, he got out his application and asked him where he was born—in New York? Most men, Bostonians excepted, take that question as a compliment. They like to think that they have a metropolitan air about them. You can transfer this fictitious place of birth to any other point at which you might imagine your local prospect would prefer the chief event in his life to have taken place.

Usually, by a pretext of figuring on insurance he (Sidney Bear) got the birth date of every man whom he interviewed seriously. He would surprise and delight the man by calling on him on his birthday and wishing him well. Just a few days before six months later he would call again and remind him that he could buy life insurance now more cheaply than he ever could again, that six months after his birthday it took an inevitable and automatic rise in price, and this was his last opportunity to buy at

the old price. If he knew his wife's or his child's birthday he would frequently call a week or so before that date and suggest a little insurance as an appropriate gift. These personal touches of appreciation have been wonderful business-getters. — N. Y. Life Bulletin.

Interest Your Prospect at Once

Now let us suppose you have passed the first line of trenches. How shall you begin?—in this wise? "Mr. A., I should like to interest you in some additional life insurance." He asks what company and form of policy, and you state that your company writes all forms. "Which do you like best?" Let us reverse conditions. Suppose you sit at the mahogany desk behind the glass-top table, and a dapper real estate salesman gets past your private secretary and begins his attempt to interest you as follows: "Mr. B., I represent the Blank Real Estate Corporation and would like to sell you some real estate." "What kind of real estate," you would inquire. "Well, we have all kinds — suburban lots, close-in acres, farm lands, dock frontage, apartment houses, etc.; which kind do you prefer to talk about?" Any interest created upon your part? Not a particle.

Now, let us suppose a real salesman of real estate calls upon you. He will, no doubt, begin like this: "Mr. B., my firm has asked me to call your attention to the fact that the Monroe property on Bryant street is for sale by the trustees of the Monroe estate at an attractive figure. Its good features are thus and so. If you are interested, we would like to show you the property." And he will create an immediate interest because he gives you something to fix your mind upon.

In order to interest a busy man in the first interview, you should present a definite proposition — give him something to think about. It may be some form of installment insurance, a monthly income for a dependent relative, or for a favorite daughter, or invalid niece; it may be business insurance on his life or the life of a valuable employee, or on the life of a manager of a company in which he is interested — corporation insurance, of an endowment form, to retire bonds

of a company in which he is interested or an endowment fund for the little church in his boyhood town.

Make some figures on a pad — on that glass-top desk. The figures "\$26.13" are more interesting to a business man than the most eloquent generalization. Make him a definite proposition. He may say he has all the life insurance he is ever going to buy. Some men mean it and have a way of saying it which carries conviction, but the amount of insurance a man needs depends upon his condition in life, the number of his dependents, the condition of his business, the living scale of his family, and a dozen other conditions. These are constantly changing. He knows it, so that such a statement is usually untrue. — F. T. McNally, in *The Radiator*.

Respect Yourself

Be courageous. Brace yourself up every once in a while, and ask yourself a few questions. Who is this man whom I fear to interview? Is he made of more than ordinary common clay? Does his wealth make him any more than a human being? Does he know half as much about my business as I do? Why should I fear to enter upon a talk with this man on a subject that I know more about than he does, and about which I can give him lots of good information?

Another big mistake some new life insurance men make, I believe, is constantly thinking about how much commission they are going to make on a sale that is not yet completed and not yet even properly started. Forget about the commission, but think about how you can serve your prospect. Think how you can do him a real good turn, and your commissions will take care of themselves as a matter of course. Be honest in your statements. Do not misrepresent anything. When you notice in the course of an interview that you are being misunderstood, that the prospect is beginning to believe that he is going to get more for his money than you have told him, don't go any further until you set him straight and allow no misunderstanding of that kind to creep into your transaction. — Alexander Cowen.

MISCELLANY

Increased Cost of Feeding an American Soldier—or Insurance Clerk or Agent

General Smith of the United States Army says it costs almost three times as much per day to feed a soldier in 1917 as it did in 1898. It was 12.81 cents per soldier per day in the Spanish-American war; it is now 32 cents.

The cost of the fixed army ratio in 1890 was 13.18 cents. In 1892 it was 16.05; in 1897 it was 12.51; six years later it had risen to 17.56; in 1910, 21.05; in 1912, 23.78; in 1914, 24.39; in 1915, after the great war began, 25.32; then 26.81; then 29.00 on Jan. 1, 1917, and 32.00 on May 1. Pity the poor insurance clerk—or publisher—whose bills have been going up likewise.

Good Bandit Burglary Insurance

Ardmore, Okla., May 24.—As the result of an attempt by three bandits to rob the First State Bank at Tusahoma, Okla., today, one of the robbers was shot to death and two other bandits are dying from wounds.

Recent Tornadoes

About 300 persons were killed and ten times as many were hurt by the recent tornadoes in Illinois, Indiana, Kentucky, Tennessee, Alabama, Oklahoma, Arkansas, Kansas and Missouri. The entire Mississippi Valley is subject to these disturbances of the upper elements. It is fortunate for fire underwriters that these furious windstorms are accompanied by rain and occur when stove-fires are fewest. However, many fire companies now

write windstorm insurance and have heavy losses because of these tearing tornadoes.

Cyclones and tornadoes, like earthquakes, recur in the same territories, and even in the same towns and cities. But our observation is that the two classes of phenomena do not occur in the same territory. It is possible that the origin of both is electrical.

Spark from Horse Shoe Fires 1,000 Acres

Merced, June 1. — One thousand acres of feed were burned last night by a grass fire which swept La Paloma ranch of the Crocker-Huffman Land and Water Company, eighteen miles from town. The fire was caused by the shoe of a saddle horse striking a rock.

As an Accident Risk

Though his skull was fractured and one eye-ball was dislodged in a box-factory accident at Bray, Siskiyou county, Cal., Albert Davis declined medical aid, saying he was a Christian Scientist.

Mrs. Exe — So you've got a new gown after all. I thought you said you couldn't afford one this fall.

Mrs. Wye—So I did; but my husband had a streak of luck recently. He broke his leg the next day after taking out an accident policy that pays \$50 a week.

U. S. government expenditures this fiscal year total \$1,600,000,000 against \$700,000,000 in the previous year.

Washington Insurance Department

Ins. Com. Fishback issues a bulletin (8) on agents' licenses. Blanks must be filled and filed. When a contract with agent is cancelled, be sure to re-claim the license certificate and forward a revocation blank to the department at Olympia.

Rubber stamp autograph signatures will not be accepted by the department unless the word "by" and the pen and ink signature appear below the stamp signature. Must file with the department authority to accept such signature.

Answers

E. W. M. — The Panama-Pacific International Exposition, at San Francisco, kept open the longest among world's fairs. There were no serious losses by fire. There was no government loan. The European war was in progress during the whole of the nearly ten months the fair was open. The attendance was 18,875,974. On San Francisco day the attendance was 458,558, and on the closing day, December 4, 1915, it was 419,389. Ground was broken January 1, 1913. The Exposition opened February 20, 1915. At a mass meeting on April 28, 1910, San Francisco business men subscribed \$4,089,000 for the fair. Altogether, \$7,000,000 was subscribed, and the city voted \$5,000,000 and the state voted \$5,000,000. All debts were paid September 3, 1915.

R. N. B.—Insurance litigation is not increasing in proportion to the amount of business done.

Wyoming Marine and Inland Business

	Premiums.	Losses
Etna	\$ 1,236	\$ 1,103
American Central . . .	195	. . .
American Eagle . . .	4	. . .
Commercial Union . . .	182	. . .
Continental	39	. . .
Federal	179	. . .
Fidelity-Phoenix . . .	39	. . .
Fireman's Fund . . .	197	. . .
Franklin	30	. . .
Glens Falls	75	. . .
Hanover	685	. . .
Hartford	186	. . .
Home	116	9
Liv. & Lon. & Globe . .	182	750
London & Lanc. . . .	1,878	826
Newark	38	. . .
Orient	41	. . .
Pennsylvania	382	18
Phoenix Assur.	8	. . .
Prov. Wash.	524	. . .
Queen	625	605
Royal Exchange . . .	21	. . .
Royal	1,998	1,723
St. Paul F. & M. . . .	364	. . .

The total winter wheat yield may somewhat, though not materially, exceed the harvest of last year. At this stage of the growth of the spring wheat crop all that can be reasonably said is that the law of chance is for a greater production than last season. If, however, we should not have as much wheat to export as would be necessary, there seems a strong probability that we shall have other available food supplies, such as corn, oats, potatoes, and the like—not only in full measure, but running over.

Casualty Co. of America.—Until the receivership this New York company continued payment of claims, but hereafter the liquidator, the N. Y. state ins. dept., will through its receiver (Moses J. Wright) adjust liability claims and defend suits but the insured must pay the claimants and present the paid claims as claims against the Casualty Co. We are informed that all loss claims will be paid by the receivership and dividends will be declared for the stockholders.

Where a partner takes firm property he does not commit larceny.

The New Crusade

Life is a trifle;

Honor is all;

Shoulder the rifle;

Answer the call.

"A nation of traders!"

We'll show what we are,

Freedom's crusaders

Who war against war.

—Katherine Lee Bates.

Enemy Incendiaries at Work in the United States

The frequent burning of grain elevators and grain contents, following numerous explosions in munition plants, confirms belief that fanatical Germans or hired spies may be responsible for these losses, and suggests the possibility of the setting of fires and the burning of cities by some of these foreigners. There is a good deal of evidence in support of this view. Fires and explosions may embarrass the government as well as individuals, and in some degree serve the cause of the Central Empires. Fire insurers may suffer seriously.

It is known that incendiaries started fires in Chicago and San Francisco after it was certain that they were on fire. How much more likely are embittered men from enemy countries to apply the torch when a city fire department is almost wholly engaged at one big three-alarm fire? Or to blow up a dam; or to set fire to a grain field?

The danger is real. It must be met with vigilance and with the best possible fire protection. No other country in time of war ever had so many nor so large a proportion of enemy-country men within its borders. We need not add that this assertion is not a reference to naturalized citizens born in enemy countries. All Americans count on their loyalty to the land of their adoption.

But of the many enemy-country citizens living in the United States and now hostile to it because of the war in which we are engaged a few directing minds might too easily engage hundreds in a campaign of organized

incendiarism almost simultaneously in several large American cities and destroy food and munition supplies and shipping and disturb all business in general conflagrations.

An instance in point is the recent attempt in San Francisco to burn the headquarters of the American Fund for the French Wounded and the Fatherless Children of France. Records and supplies of food and clothing were destroyed, early in the morning. The fires were started by fanatics.

A flour mill mutual informs its policyholders that a new and serious hazard has arisen—that of the enemy-subject or enemy-sympathizer. It is known that plans of mills and elevators have been obtained, from insurance companies or builders, and have been found in the possession of men arrested as spies. Men have been intercepted passing through mills, prepared to photograph the interiors and secure other information which will insure easy destruction by fire and bomb. The object of these insidious enemies is to seriously diminish the food supplies of the United States.

Owners of flour mills and grain elevators and warehouses, and cold storages, are urged to employ watchmen, and to employ in any service men who can be fully trusted; and to have all fire-fighting apparatus always in good order.

Let us all do our bit in this bitter war and make the enemy look like a California short bit. Our United bit may bore a hole into Germany, through which 10,000,000 of US democrats will march into Berlin.

Only an Even Chance of Living to Sixty

Statistics prepared by the Census Bureau demonstrate that at birth there is only one in two chances of reaching age sixty, the figures being based upon a study of the whole population. This computation differs from and is altogether independent of the mortality tables used by insurance companies, which are based upon selected lives, but the fact which it sets forth is of rather startling significance, and ought to influence those in middle life toward acquiring adequate production.

While the expectancy tables do not show the facts in just this way, it should be remembered that this assertion is based upon what a man has to expect from birth, with the probabilities of death reaching a broader average as age advances. Is it not time to seriously reflect upon these matters and to be insured now? No one can designate those who will survive this average. Being and keeping insured is the only safe attitude. — The Union Mutual.

Duty of Americans of German Birth

Born in Germany, I have for more than thirty years been a resident of this country and for twenty-five years a citizen thereof. The oath of allegiance requires "the support of the Constitution of the United States and the renunciation and abjuration of all allegiance and fidelity to every foreign prince, potentate, state or sovereignty, whatsoever." This oath is binding upon millions of Americans of German birth, who are today confronted by a crisis which demands actions and not words. They are called upon to square

their conduct with their oath of allegiance and to prove themselves worthy of the priceless privilege of American citizenship in behalf of the cause of national defence against a foreign foe. It is the tragedy of history that by wanton acts of deliberate aggression against the lives and property of American citizens and the crowning infamy of conspiracy against our territorial integrity, the German Government should have forfeited our confidence and good will. It is, therefore, obviously the patriotic duty of every American of German birth to render the fullest measure of unconditional loyalty to the national cause and whatever active assistance may be essential to the attainment of a final victory which shall guarantee to the world a lasting peace. The duty of the hour is unequivocal, and it is for each and every one of foreign to prove that oaths of allegiance are not meaningless and that their application to American citizenship can be effectively visualized into actions of enduring worth. — Dr. Frederick L. Hoffman, of the Prudential Ins. Co. of America.

Something like 15,000 tons of different kinds of paper and paper board are manufactured every day in the United States and a large proportion of this, after it has served its purpose, could be used over again in some class of paper. A large part of it, however, is either burned or otherwise wasted. This, of course, has to be replaced by new materials. In the early history of the paper industry publicity was given to the importance of saving rags. It is of scarcely less importance now.

Explosion Possibilities

The new policies covering explosion losses cover a wide range of possibilities. Aliens, and traitorous sympathizers with the autocratic enemy, may do much damage by exploding bombs, with safety to their cowards' carcasses. No city or town, no manufacturing or food storage building, no railway bridge or tunnel, no reservoir, is safe from damage by exploding bombs.

The fire companies are covering this war hazard, as well as that of bombardment.

Bombardment Possibilities

It is possible that Germans may establish a submarine base along the Mexican or Chilean coasts, and with friendly aid and the help of spies creep up to an American seaport along our Pacific coast. For example, granting this, it would be easy to batter down seaside hotels, or beach houses or kill villagers and their buros. If allowed to slip into San Francisco bay or Puget sound, a submarine could shoot up the town like a drunken cowboy. Los Angeles, however, is safe, as it is twenty-miles from its salt waterfront.

Wyoming Business Last Year

From Ex-Officio Ins. Com. Forsyth's annual report we gather these totals:

	Premiums	Losses
Fire	\$593,693	\$215,779
Auto	2,828	862
Marine-Inland	9,226	5,034
Hail and Tornado . . .	9,340	2,384
Life	893,984	250,636
Miscellaneous	143,071	54,851

Liability premiums were only \$6,697 while losses paid were \$16,689.

Money was made on hail, surety, fidelity, health, accident, plate glass, etc.

There were no losses paid on steam boiler, burglary and theft, fly wheel, automobile and team property damage, and physician's defense.

The Mutual Life of New York led in the amount of new business written. The Massachusetts withdrew. The American, Idaho, and Midwest were admitted this year. There is a Wyoming life company.

Retired Coast Miscellaneous Companies

Pacific Coast Casualty,
Western Surety,
Western Casualty & Surety,
Universal Accident,
Pacific Surety, all of San Francisco.
American Life & Acci., of Portland.
Union Guarantee, of Portland.
International Casualty, of Spokane.
British Columbia Acci. and Liab., of Vancouver.

Insurance Federation

The members of the Sacramento county division of the Insurance Federation of California turned out in full force to attend the luncheon recently held at the Travelers Hotel, Sacramento. H. A. Binder, chairman of the division, presided. The orator of the day was, Senator Cartwright and all present listened to a speech that well repaid them for the time they had given to attend the meeting. In his closing remarks Senator Cartwright pledged his support for the interests of the Federation movement and the applause which followed from those assembled must have been appreciated not only by Senator Cartwright, but also by the officers of the division, who undoubtedly had worked hard to bring about such a splendid gathering.

Secretary Mark McKee has made plans and perfected arrangements with the American Red Cross for insurance interests to undertake a Red Cross campaign. The plans contemplate handling the work through the Federations of the various states, and by each Federation executive committee handling its state as a unit. It is expected to throw the united effort of 50,000 field men into the work, and in addition to enlist all companies, and through them to exercise their influence and control over their field force, whether affiliated with state federations or otherwise.

Do the list of large life policies of millionaires interest the average man, or persuade him to take out a small policy on his own life?

The Vulcan Fire

The second $2\frac{1}{2}$ percent dividend, making 5 percent for the year, will be paid by the Vulcan Fire of California on July 1. The company has increased its premium income this year; a recent month's business was the largest in its history.

The Vulcan subscribed for \$17,500 Liberty Loan bonds.

San Francisco Civic League Report

Laws and Rate Reductions

San Francisco, Cal., June 14, 1918.

To the Officers and Members of the Civic League of Improvement Clubs and Assns.

We are now pleased to report that the recommendations of the League, made through your committee, regarding insurance legislation at Sacramento, were favorably acted upon by Governor Stephens, he having signed Assembly Bills Nos. 281, 283 and 284.

This once more demonstrates the influence of the League and shows what can be accomplished by honest efforts in the way of furthering laws to protect the insuring public.

Assembly bill No. 281 has for its object the prevention of discrimination in fire insurance rates, being an anti-rebate measure.

Assembly bill No. 283 requires a license from the insurance commissioner for insurance brokers, which enables him to control their actions and to decide on their qualifications.

Assembly bill No. 283 applies in the same manner to agents of insurance companies.

We beg further to report that rate reductions are still being made by the Board of Fire Underwriters, as witness the fact that, among others, the rate on property covered by the chairman of your committee on O'Farrell street within one block of Fillmore street is now 2.40 percent for three years as against 3.60 percent for three years in 1914 and 8 percent in 1911.

Respectfully,

Committee on Fire Insurance, Fire Protection and Fire Department.

G. Trittenbach, Chairman,
I. A. Rothenberg.

Answers

W. F. T.—The number at the end of every court ruling in the Coast Review's Pacific Fire Chart refers to the page in the Coast Review on which the digest and credit appear.

C. R. B.—The company you mention is O. K. No truth in the report.

Life.—W. A. R. Bruehl, chairman of the more members committee of the N. L. U. A., earnestly asks the empty punch 120 local associations to get a move on, and let him know what they have done since Sept. 1, 1916, for "Ten Thousand at New Orleans."

The Royal Arcanum is now out of a receivership.

Hadley of the Iowa Life is mixed up with the Pittsburg Life mess.

On the basis of a 30 percent depreciation of the legal reserves, the Metropolitan Life has offered to reinsure the lame Pittsburg Life & T.

The National Surety is now far in the lead in the limit on a single bond accepted by the Federal government — \$825,594, or \$200,000 over the nearest competitor.

For the week ending June 21 the five leading clearers were New York, Chicago, Philadelphia, Boston, Kansas City, St. Louis, San Francisco, in the order named, all showing gains.

The First National Fire has reduced its capital about \$200,000.

New Blanks.—The California state insurance department now has a large supply of application blanks—applications for brokers' and agents' licenses. The new laws go into effect on July 27.

Food riots are occurring in Stettin, Germany, which is the headquarters of the Prussian National.

The Milwaukee Mechanics gave \$5,000 to the Red Cross fund and bought a \$50,000 Liberty Loan bond.

France.—L'Argus says the moratorium as regards insurance has been renewed for ninety days.

Field Men's Notes

The Hartford Fire has appointed Gerard Clement, who succeeds C. H. Clinefelter at Spokane.

For the Geo. O. Hoadley office Frederic W. Merigold succeeds Raymond E. Johnson, and at Spokane Chas. H. Hay succeeds F. J. Root.

At Spokane Geo. J. Janes is transferred from the London & Lancashire to the Liverpool & London & Globe field department, as previously announced.

For the Norwich Union Harry W. Randall's headquarters are now at Portland. C. W. Jennings succeeds Mr. R. at Spokane. Frank F. West, Jr., has been appointed, with headquarters at Helena, Mont.

For the Ins. Co. of North America office Horace Reed has been appointed special, at Seattle.

The London & Lancashire office has transferred W. W. Gilmore's headquarters from Sacramento to San Francisco. At Seattle David H. Parry succeeds Henry A. Morison, Mr. Parry being transferred from Salt Lake City. J. Robb Gay has abandoned Federation work to accept the special agency at Helena.

Vernon B. McDowell, at Spokane, is succeeded by Geo. H. Houghton, at Portland, as special agent in the Northwest for the Home and the Franklin.

Willard T. Lovell succeeded C. R. Stone as superintendent of the Phoenix Assurance auto department.

Manager Niebling has appointed A. McAllister special agent for the auto department. Walter H. Young, at Los Angeles, has resigned.

C. D. French, special agent for the Fireman's Fund at Helena, is visiting the home office.

The Northern Assurance has appointed R. G. Valentyne its field representative at Spokane.

For the Continental, American Eagle and Fidelity-Phoenix Frank J. Heintz has been appointed at Sacramento, and H. R. Wickler has been transferred to San Francisco.

The Fireman's Fund has transferred H. W. Armstrong from Los Angeles to Denver. F. M. Burnside is not now a member of the company's special agency staff. P. E. Tucker has been added to the Dallas field representation, and eliminated Ben L. Gill, Jr.

F. O. Vincent, special agent for the Tyson companies at Spokane, has resigned to enter the United States Army. L. D. Mitchell, transferred from Seattle, succeeds Mr. Vincent. H. C. Rowles has been appointed special agent, with headquarters also at Seattle.

Cecil C. Collins and J. W. Gamble are not with the office. W. B. McCausland has been appointed at Billings, Mont. F. W. Cardwell and L. V. Smith have been added at Los Angeles. Harry W. Nason has charge of the city department at San Francisco. Fred A. Spear has been appointed manager of the automobile department.

Selbach & Deans have appointed G. A. Davies special agent, with headquarters in San Francisco.

For E. E. Potter & Sons C. R. Kerns's headquarters are now in Spokane.

R. N. Loucks, Jr., is not now with Christensen & Goodwin.

The Law Union & Rock and Union Assurance have appointed Geo. W. Beck at Denver, with the title of general agent.

The National Board of Fire Underwriters has adopted a uniform blank, which by mutual consent will supersede that heretofore issued by the National Association of Insurance Agents. The National Board form was approved at a conference last fall with the uniform blank committee of the agents' association, and has also been approved by the executive committee of the association. The uniform blank movement was started by the National Association at its St. Paul convention in 1908.

Life.—Chas. K. Brust of Pittsburg, Pa., has been appointed manager for southern California, at Los Angeles, for the Germania Life.

New Oregon Laws Now in Effect

The governor must hereafter appoint as insurance commissioner a person experienced in insurance. Will wonders never cease?

Adjusters are now under the supervision of the state insurance department. They must procure a license, and they may be removed if they are "caught."

All Oregon companies are for the first time placed under the organization and supervision laws of the state. O ho!

Marine insurance is now so defined, described and limited that it can be recognized at sight.

Over insurance is illegal—but not over life insurance. Policyholder and agent are liable.

Hospital associations are now under state insurance supervision, where they belong; and they must file a \$10,000 bond for the protection of their members—who will be disappointed anyway.

Both fire and surety companies must deposit \$25,000 in first class securities or a bond, with the state treasurer.

Interinsurance is regulated and fraternal associations have had their ragged laws mended. The patches please them.

Miscellaneous Business Unprofitable

A Spectator compilation of casualty, etc., underwriting and investment profits in 1916 gives 51.8 percent as the ratio of losses to underwriting income, and the expense ratio as 50.0. There was an underwriting loss of 1.8 percent. The underwriting income of 61 companies was \$126,000,000. Of the 61 companies 31 incurred an underwriting loss. The Aetna Life's loss was \$781,265.

The plate glass companies had a loss ratio of 52.3 percent and an expense ratio of 55.8. Every company lost money in the underwriting department.

The fidelity and surety companies' expense ratio was 54.9 percent and their loss ratio was 42.3 percent.

About 500 jitney men in Washington mourn the timely departure of the Casualty Co. of America, to which they had paid some twenty dollars each.

Accident Insurance Reveals Double Life

Many years ago James F. Cowie, attorney, married Jennie Burt in an Iowa town. Cowie disappeared. About 1896 a man appeared in Redlands, Cal., who gave the name of Francis J. Everett. Elizabeth A. Judd married Everett and they lived happily together, she in ignorance of his identity. Resolved to care for her in case he might be accidentally killed, "Everett" secured accident insurance. Twelve days later he was struck by an automobile and his death resulted.

Mrs. Everett or Cowie sued the insurer for \$7,500 alleged to be due her under the accident policy. The insurer (the Standard) denied liability. The undivorced first wife is still living.

Status of a Caddy

A boy of 14, a caddy for a golf club, who is employed by the club, but is entirely under the control and the direction of the player to whom he is assigned, and is by him paid through the caddy master, is held by Judge Henshaw, of the supreme court of California, in the case of Claremont Country Club et al. v. Industrial Accident Commission, 163 P. 209, an employee of the club, within the workmen's compensation act (St. 1913, P. 279).

Due to a defective hand rail, a caddy fell from a bridge spanning a small creek in the club grounds. Upon filing his claim with the industrial accident commission for permanent injuries to his elbow, the Claremont Country Club and its insurer denied the employment. When a member of the club desired the services of a caddy, he made application to a caddy master employed by the club and who had control of the caddies. The caddy master summoned the caddy who was next in turn to serve. The court held that, inasmuch as the caddy was under the control of the club's caddy master, while not actually engaged by a member of the club, he was wholly under the control of the club, and was entitled to compensation as an employee.

Nothing is so easy to lose as money.

PACIFIC WEST FIRE BUSINESS

BY STATES IN 1916

	Washington		Oregon	
	Reported to the Coast Review			
	Premis.	Losses	Premis.	Losses
Aetna	\$195,913	\$ 65,141	\$ 74,562	\$ 23,958
Aachen & Munich	12,037	5,561	4,673	6,375
Agricultural	28,899	18,529	19,015	10,644
Alliance	16,309	7,863	7,874	9,905
American, N. J.	49,052	21,411	19,966	4,081
American Central	52,169	35,505	23,789	18,189
American Druggists	3,234	2,248		
American Eagle	7,668	691	1,332	* 406
Atlas Assurance	70,227	32,936	21,095	7,018
Automobile	5,053	411	3,481	74
Boston	18,002	6,211	9,988	2,533
British America	13,985	8,461	2,953	496
British & Fed. Underw.	21,109	20,841	8,882	6,002
California	51,791	23,379	44,199	18,581
Caledonian	49,882	8,831	22,166	14,961
Camden	21,586	10,343	8,842	5,316
Capital	4,307	384	2,312	913
Century	7,687	1,123	4,638	3,373
Citizens	19,229	13,618		
City of New York	19,815	9,998	11,366	4,214
Colonial Assurance	6,756	4,190		
Colonial Fire Underw.	33,421	18,320	11,369	5,426
Commercial Union Assur.	96,109	44,409	57,042	33,011
Commercial Union, N. Y.	7,766	1,699	5,043	2,143
Commonwealth, N. Y.	20,898	7,770	16,652	12,471
Concordia Fire	14,663	11,631	5,004	4,559
Connecticut Fire	53,948	21,485	32,792	11,925
Continental	107,897	60,412	25,017	*21,124
County Fire	3,632	924		
Detroit F. & M.	7,320	4,248	6,140	3,032
Dubuque	433	761	11,126	1,820
Eastern Underwriters	18,971	5,900	10,594	5,000
Equitable F. & M.	12,013	6,278	5,677	3,992
Firemens	32,544	17,082	17,895	14,500
Firemen's Underwr.	13,942	4,489	5,856	1,244
Fireman's Fund	181,304	77,842	72,640	38,581
Fidelity-Phoenix	91,319	34,318	44,861	41,518
Fire Association	50,622	24,360	31,663	15,247
First National	5,107	1,740	5,893	1,023
Franklin Fire	15,553	8,748	7,005	7,181
General	8,769	1,069	3,577	870
German Alliance	6,434	2,581	4,099	1,397
German American, N. Y.	135,260	44,381	77,926	28,816
German-American, Pa.	4,633	2,952	5,354	5,000
Germania	40,460	17,835	25,021	21,327
Girard F. & M.	7,705	5,400	3,426	4,500
Glens Falls	17,719	11,000	9,107	7,988
Globe & Rutgers	57,244	27,191	36,919	15,330
Globe Underwriters	5,160	2,907	1,138	2,270
Granite State	9,411	8,827		
Hartford Fire	223,324	73,434	85,779	48,239
Hamburg-Bremen	8,418	10,277	4,862	1,165
Hamilton	2,630	392	1,637	1
Hanover	31,335	15,953	12,516	11,564
Home, N. Y.	186,451	98,243	105,388	65,029
Home of Utah	6,273	3,379	2,483	1,436
Imperial	10,868	3,216	6,530	1,940
Industrial	4,905	94		
Ins. Co. of North America	94,557	31,283	39,685	25,118
Ins. Co. State of Penn.	61,570	26,399	32,050	*14,228
Law Union & Rock	19,217	12,697	9,583	651
Liverpool & London & Globe	137,830	71,284	84,410	44,248
Liv. & Lon. & Globe, N. Y.	2,529	339	14,273	12,002
London Assurance	120,326	59,932	63,459	25,082

* Paid

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	Washington		Oregon	
	Premis.	Losses	Premis.	Losses
London & Lancashire . . .	\$84,479	\$35,466	\$61,353	\$32,353
Mechanics & Traders . . .	12,829	5,666		
Mercantile F. & M. Und. . .	4,874	4,233	5,365	1,418
Mercantile of A.	16,811	4,014	13,025	6,888
Merchants, N. Y.	23,818	4,623	11,130	2,404
Merchants, Colo.	5,855	12,021	831	
Michigan F. & M.	8,734	4,192	6,186	1,496
Michigan Commercial . . .	14,089	5,459	8,863	1,848
Milwaukee Mechanics . . .	86,324	46,802	55,759	23,424
Minneapolis F. & M. . . .	2,069	775	5,636	46
Minnesota Underwriters . .	7,018	2,262	5,065	4,756
National Ben Franklin . . .	8,767	8,510	23,941	*2,566
National Fire	103,157	33,931	66,580	22,849
National Traders	393			
National Union	42,052	27,404	24,741	*13,058
Nationale	7,375	2,023	5,487	3,094
Netherlands	16,781	5,253	17,379	7,566
Newark	22,334	12,462	13,994	7,987
New Brunswick	33,485	9,305	18,960	5,282
New Hampshire	56,716	37,056	11,390	2,804
New Jersey Fire	16,328	4,860	11,695	3,654
New York Underwriters . . .	57,939	32,578	31,242	8,670
New Zealand	45,889	18,704	29,277	12,845
Niagara Fire	73,090	42,385	56,748	19,510
Niagara Detroit Und'rs . . .	14,963	8,672	15,766	4,221
Nord Deutsche	9,353	4,644	12,925	5,791
Northern Assurance	104,435	52,823	70,762	46,161
Northern, N. Y.	20,418	5,078	8,492	3,879
North Brit. & Merc.	122,631	64,126	79,210	36,108
North River	92,502	9,015	26,357	14,725
Northwestern Mutual	395,891	150,641	34,629	7,226
Northwestern National . . .	92,435	64,675	46,988	12,909
Northwestern F. & M. . . .	2,119	374	8,973	*4,798
Norwich Union	81,758	40,417	63,366	42,170
Old Colony	1,692	367	1,779	1,580
Orient	38,097	14,421	34,026	19,453
Pacific	31,565	18,059	16,707	*7,903
Pacific States	17,327	*13,960	32,531	17,357
Palatine	40,327	25,130	20,454	8,470
Patriotic Assur.	1,913	9	1,544	132
Pennsylvania Fire	53,663	27,493	22,055	14,163
Phenix Fire	10,030	3,080	4,979	*1,780
Philadelphia Underw.	21,787	5,827	16,401	4,960
Phoenix Assurance	68,662	35,043	57,567	23,524
Phoenix, Hartford	106,729	50,220	51,799	16,076
Prussian National	29,557	12,904	31,954	7,023
Prov.-Wash.	27,985	7,961	15,883	5,996
Queen Ins. Co. of America . .	84,424	42,920	67,794	40,593
Reliance	11,122	10,404	6,452	*5,562
Rhode Island	13,141	4,118	9,324	3,789
Rochester German	42,199	22,776	16,094	6,223
Royal Exchange	29,511	13,844	13,511	2,546
Royal	153,434	66,942	87,560	50,865
Safeguard	3,301	653	2,772	*48
Scot. Union & National . . .	68,957	29,658	25,331	19,554
Security	28,000	12,740	8,300	8,400
Springfield	104,312	55,246	60,683	27,287
Standard	7,713	3,168	6,467	1,824
Sterling	5,429	1,504	5,810	1
St. Paul F. & M.	58,872	44,891	27,530	22,430
Stuyvesant	64,368	14,405	18,654	12,071
Sun of London	54,628	16,185	38,321	19,136
Svea	60,664	39,757	21,023	8,682
Underwriters at A. Ll.	13,610	151		
Union	9,138	4,859	5,521	3,427
Union Assurance	36,950	12,955	21,702	3,304
United States	98,441	30,165	47,413	20,509
Urbaine	19,803	2,276	13,415	3,160
Vulcan	17,978	9,201	13,199	6,943
Western Assurance	26,615	10,462	15,964	10,063
Westchester	40,565	30,277	18,467	6,697
Yorkshire	27,819	13,763	15,767	5,370
* Paid				

	Colorado		Hawaii	
	Premis.	Losses	Premis.	Losses
Liverpool & London & Globe	75,036	17,331	...	...
Liv. & Lon. & Globe, N. Y.	5,415	318	...	...
London Assurance	37,013	11,870	25,088	156
London & Lancashire	21,058	7,819	21,876	31
Lumbermen's	8,798	2,971	...	...
Mercantile F. & M. Und.	...	...	1,424	7
Mechanics & Traders	7,064	2,841	...	...
Merchants, Colo	49,050	16,514	...	...
Mercantile of A.	11,838	6,213	...	...
Merchants, N. Y.	4,401	599	...	...
Michigan F. & M.	8,036	2,878	251	40
Michigan Commercial	...	...	1,883	2
Milwaukee Mechanics	16,467	2,870	...	...
Minneapolis	1,333	462	...	...
National Ben Franklin	13,388	5,744	...	...
National Fire	59,534	21,647	12,632	1,161
National Union	61,313	35,375	...	...
Nationale	4,529	832	...	...
Netherlands	2,142	70	...	...
New Brunswick	3,147	3,140	...	...
New Hampshire	21,605	5,017	...	...
New Jersey	3,596	564	...	...
New Zealand	28,032	5,491	10,236	967
Newark	17,227	4,244	...	...
Niagara-Detroit Und.	...	...	3,583	9
Niagara Fire	27,667	5,583	11,018	2,128
Nord Deutsche	7,620	1,240	...	...
Norwich Union	53,706	24,771	11,512	402
North Branch	2,001	43	...	...
North British & M.	51,067	19,164	19,853	139
North River	19,789	5,206	...	...
Northern, N. Y	8,230	3,345	...	...
Northern Assurance	40,718	7,770	...	...
Northwestern National	30,558	10,282	...	...
Northwestern F. & M.	2,483	10	...	...
Orient	12,876	2,156	3,931	808
Palatine	...	...	5,812	153
Patriotic	461	...	...	...
People's National	-2,831	3,584	...	...
Pennsylvania	35,051	13,568	...	...
Philadelphia Underw.	...	...	4,870	78
Phenix F.	4,429	753	...	...
Phoenix Assurance	14,610	3,110	9,919	296
Phoenix of Hartford	46,146	12,214	4,565	569
Providence-Washington	42,958	20,272	2,263	5
Prussian National	15,896	6,364	...	...
Queen Ins. Co. of America	17,758	13,286	7,724	...
Reliance	10,965	3,929	...	...
Rhode Island	9,315	875	...	...
Rochester German	...	...	2,972	...
Royal Exchange	16,310	3,522	...	...
Royal	61,190	17,210	23,220	3,221
Safegard	771	166	...	...
Scottish Union & National	36,479	19,451	6,834	1,000
Security	23,383	4,776	...	...
State Assur.	5,246	1,436	...	...
St. Paul F. & M.	45,693	18,825	6,247	350
Standard	2,223	2,227	...	...
Springfield	66,951	27,318	13,170	9
Stuyvesant	9,540	4,004	...	...
Sun	25,258	8,197	...	...
Svea	44,358	12,534	3,606	...
Union Assurance	6,163	3,412	...	...
Union F.	5,513	979	...	...
United States	25,565	7,916	...	...
Urbaine	5,573	925	...	...
Vulcan	8,069	1,149	4,631	...
Western Assurance	28,560	5,527	3,934	670
Westchester	48,730	25,163	3,826	...
Yorkshire	2,785	153

* Paid

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ATLANTA SHINGLE ROOF CONFLAGRATION

Gale-Fanned Flames Feed Fast and Far on Dwellings with Tinder-Like Roofs

Atlanta, Ga., May 21. — Sixty blocks of this city are tonight in ashes. The fire started in a storage warehouse in the negro section and extended to the best residential districts. A very strong wind was blowing, and the fire department was almost helpless within an hour. Appeals for help brought engines and crews from several near-by cities. At nightfall the wearied firemen began exploding dynamite, but were obliged to retire and resume dynamiting several blocks from the flames which had leaped the debris. Many fine homes were dynamited.

Atlanta, May 22. — Many handsome homes were destroyed. They will be rebuilt better with the aid of insurance money.

State Fire Marshal Joyner investigated the several fires occurring in Atlanta yesterday. He says that none was of incendiary origin, except two that broke out in unoccupied houses late at night after the big fire was under control.

The Candler warehouse fire started from sparks from a steam shovel.

The main fire started from sparks from the Woodward avenue fire. Shingles helped to spread the fire far and fast, burning coals falling on wooden roofs, and igniting them, remote from the big on-rushing fire.

Charred Atlanta newspapers were picked up, and flying sparks were observed, thirty miles from the city.

Nashville and Knoxville, Tenn., Greenville, S. C.; Savannah, Ga., and Jacksonville, Fla., sent hose, wagons, and chemicals, and about 200 firemen, to help check the fire.

After the fire, it was observed, nearly every house ruins had a dog on guard. The dog had returned and smelled out his old home.

A high wind blew all the time. All churches in the path of the fire were burned but all schools (except one attached to a colored people's church) escaped.

Hundreds of soldiers and reserve officers did good work, aiding the soldiers, and forming a bucket brigade which passed 4,000 buckets back and forth.

Enterprising fire insurance men did some timely advertising.

The fire burned about two miles in five hours, in some places three blocks wide. In the cheap negro-house section the fire burned at the rate of four miles an hour.

The insurance loss was probably more than \$2,500,000, and the property loss was about \$3,500,000.

Insurance \$20,000 or More

	Ins. involved
Aachen & Munich	\$ 23,150
Ætna	80,000
American Central	21,000
American Eagle	60,000
American of N. J.	65,000
Atlas Assurance	114,000
British America	20,000
Caledonian	30,000
Camden	22,850
Central Manuf's Mut.	25,000
Citizens, St. Louis	37,000
City of New York	30,000
Commercial Union, London	90,000
Continental	150,000
Concordia	38,000
Connecticut	20,000
Duquesne Underw.	45,000
Fidelity-Phenix	150,000
Fireman's Fund	135,000
Georgia Home	30,000
German-American of N. Y.	28,000
Germania Fire	325,000
Girard	47,000
Globe & Rutgers	50,000
Hanover	35,000
Hamburg-Bremen	30,000
Hartford Fire	103,000
Home of N. Y.	80,000
Ins. Co. of North America	95,000
Ins. Co. State of Penn	58,000
Liverpool & Lon. & Globe	87,000
London Assurance	32,000
London & Lancashire	21,000
Massachusetts	40,000
Milwaukee Mechanics	70,000
Nationale of Paris	20,000
National of Hartford	70,000

National Ben Franklin	35,000
National Union	40,000
New Hampshire	30,000
N. Y. Underwriters Agency	45,000
Niagara	95,500
North British & Mercantile	35,000
North River	25,000
Northern, N. Y.	20,100
Northern Assurance	40,000
Nord Deutsche	24,000
Northwestern National	47,000
Pacific Fire of N. Y.	32,000
Palatine	88,000
Pennsylvania Fire	22,550
Philadelphia Underwriters	35,000
Phoenix, Conn.	60,000
Phoenix of London	50,000
Providence-Washington	22,000
Queen of America	35,000
Rochester German U.	30,000
Royal	60,000
Security	48,000
Scottish Union & National	40,000
Southern Mutual	258,000
Springfield	43,000
St. Paul	30,000
Sun Ins. Office	110,000
Svea	25,000
United States Fire	32,000
Union Fire of Paris	51,000
Westchester Fire	71,000
Western Assurance	20,000

Insurance under \$20,000: Agricultural \$9,000, Alliance, \$800, Automobile \$10,000, Colonial Underwriter \$15,000, Commonwealth \$15,000, Equitable \$11,000, Fire Association \$16,000, Exchange U. \$1,200, Franklin \$10,000, German Alliance \$18,000, Glens Falls \$6,000, Firemen's \$5,000, Imperial \$8,000, Ins. Underw. \$8,000, Liv. & Lon. & Globe of N. Y. \$3,300, Mechanics \$1,500, Niagara - Detroit U. \$4,500, New Jersey \$10,000, New Brunswick \$12,000, Norwich Union \$5,300, Orient \$11,000, Phenix \$1,600, Royal Exchange \$2,000, Standard \$9,000, Sterling \$7,000, Stuveysant \$7,000, Yorkshire \$10,000, Richmond \$700.

We have compiled the foregoing loss estimates from the Review of New York, the Southern Underwriter of Atlanta and other sources.

Guarding Against Enemy Arson Plotters in the Oil Regions

The oil fields of Kern county, Cal., are now protected from spies and incendiary enemies of liberty and friends of feudalism. Trespassers are arrested. Every employee must show his pass and picture to the gate-man.

Electric searchlights pierce the shadows and enable the guards to see men. Employees (guards) must signal the operator when in the light.

The guards are armed, and are instructed to treat all trespassers as spies. The searchlights move in a rotary motion and on their turrets are machine guns which revolve with them.

Extraordinary precautions are taken against fire and bombs. All disused oil tanks have been torn down and all rubbish has been removed. Roads are being put in good condition.

Saanich, B. C.

Taking his text from the fire on the previous day at Cloverdale and Inverness Roads, which had burnt out two premises and threatened others until the arrival of the Victoria firemen, Councillor Carey of Saanich renewed his appeal for action. He pointed out that with a hose reel the neighbors could have stopped the fire spreading, and yet for the sake of the larger scheme in contemplation, the council would not give authority to purchase the hose required. "The underwriters are going to increase the rates," warned another councilman.

Suits in Portland.—The case brought by W. F. Todd against the Alliance Ins. Co. for the full amount of a policy on farm buildings near Hillsboro, was heard in the federal court. The defense maintained that the loss, due to the burning of the buildings a year ago, January, was not total, and that fraud had been attempted by knocking away the supports of the building. It developed that checks and documents bearing plaintiff's signature were really signed by his sister Nellie.

German U. S. branches are being boycotted.

GENERAL

Outside Mutuals' California Business

	Premis.	Losses inc.
Central Mfs.	\$ 28,828	\$ 8,833
Fitchburg	3,386	175
Indiana Lumberman's . .	4,510	989
Lumbermen's	18,467	2,288
Lumber	9,688	1,296
Northwestern Mutual . .	124,580	62,595
Oregon Relief	1,828	300
Penn. Lumbermen's . . .	7,108	248
	<hr/> \$198,395	<hr/> \$76,724

County Mutual Business in California

	Premis.	Losses
Farmers, Ft. Bragg . . .	\$ 134	\$ 200
Farmers, Turlock	5,483	1,496
Farmers, Woodland . . .	7,223	6,031
Farmers M. Prot., Stockton	7,238	4,077
Hilmar M., Hilmar	3,312	2,435
Humboldt, Ferndale . . .	2,713	600
Lake County	469	23
Los Angeles	22,408	12,845
Napa, Napa	2,141	10
Orange, Santa Ana	4,116	4,563
Patrons, Tulare		
Sac. Patrons & F. M. . . .	2,959	2,896
San Bernardino, Ontario .	10,181	8,541
Santa Barbara	6,865	297
Santa Clara	4,624	2,461
Scandinavian M. Prot. . .	6,865	297
Sonoma Co., Santa Rosa . .	11,075	4,369
Ventura Co. M., Ventura . .		

American wheat yield estimated at 656,000,000 bushels, a gain of only 16,000,000. Cold and backward Spring.

The young college men from California, on their way to join the Red Cross in Europe, had hard sleddin' before they reached New York, but their generous reception in that city made them forget their discouragements. At the formal reception of the young patriots each was presented with an automobile ambulance, to be delivered some where in France.

The American National Fire is now doing business in Wyoming.

CHANGE OF BENEFICIARY

Has the policyholder reserved the right to change the beneficiary? It is possible that since taking out the policy he has decided conclusively as to the beneficiary and no longer cares for the right to change at will. If not already informed on the subject, or if he has forgotten about it, he will be indebted to you when you explain that so long as he continues to reserve the right to change the beneficiary, the policy will in most states be subject to the claims of creditors in the event of bankruptcy or insolvency. Should he decide to relinquish this right upon due consideration, you can be of material assistance to him in taking up the matter with the company in his behalf.—Mutual Life's Points.

For Increased Income Taxes and a 3-Cent Letter Postage

Washington, D. C., June 11.—A preliminary count shows that every recommendation made in the war financing plan referendum submitted to the members of the Chamber of Commerce of the United States has been carried. Increased taxation and generous advances in rates on income were endorsed, as was the hotly contested section advocating a fifty percent increase in the first-class postage rates of the country. Here a considerable number of votes over the necessary two-thirds majority was registered in favor of the advance. Over 1,300 votes were cast by the various chambers of the country.

In New Mexico the Columbian National Life collected \$726 accident and health premiums and paid \$3,963 losses. The Fidelity & Casualty wrote six kinds of risks for \$11,573 premiums and got off with \$1,232 losses. Thirty-three life companies compete for the New Mexicans' business. The Pacific Mutual makes a fine showing.

A new California law (S. B. 87) empowers the state market director to control the fish industry by regulating prices. It will probably not lower prices and may make the supply less.

Insurance Bills Signed by California Governor

The surplus law as amended.

A. B. 1193, raising the salary of the state insurance commissioner from \$4,000 to \$6,000 a year.

A. B. 281, prohibiting rebating by insurance agents.

A. B. 283, providing for the licensing of insurance brokers.

A. B. 284, specifying the qualification of insurance agents.

S. B. 617, appropriating \$60,000 for the maintenance of the state insurance commission.

New laws go into effect July 27th, unless otherwise stated.

Insurance Bills Vetoed by California Governor

Governor Stephens vetoed six assembly and senate insurance bills, as follows:

A. B. 911, relating to the disposition of interests under a policy of life insurance.

A. B. 925, relating to the license of life insurance agents.

A. B. 926, prohibiting discriminations in rates on life insurance policies.

A. B. 1119, establishing a new standard form of fire insurance policy.

S. B. 337, relating to the incorporation of standard provisions, in accident and health insurance policies.

S. B. 676, relating to mortgage of insurance.

At the National Board meeting in May, President Bissell gave the past year's figures of the stock companies as \$424,272,461 prems. and \$210,008,119 losses paid, or a reaction less than 50 percent; but as the increase in unearned premiums and outstanding losses was \$65,940,008, the actual loss ratio was 58.5 percent. The underwriting loss is figured as nearly \$11,000,000 or 2.46 percent. Mr. Bissell was re-elected.

Omaha. — The Maney wheat elevator burned today. Wheat valued at \$200,000 burned. Incendiary origin.

San Diego has declared war on Los Angeles.

California Marine Business in 1916

	Premis.	Losses Inc.
Aetna	\$371,810	\$223,049
Alliance, Lon.	3,300	
Alliance, Phila.	57,569	36,895
Allianz, Ber.	23,907	15,000
Ameri. F. & M.	32,493	4,680
Atlanta Mut.	10,599	
Boston	130,752	49,860
British & Foreign	124,501	148,707
Camden F.	244	
Canton	134,728	67,585
Columbia	1,086	88
Commercial Union	49,065	4,999
Federal	75,814	47,619
Fireman's Fund	464,238	205,171
Fonciere Transports	44,501	11,636
Hartford Fire	6,766	5,817
Globe & Rutgers	66,786	21,859
Home, N. Y.	61,856	30,520
Indemnity M.	5,691	3,619
Ins. Co. North Amer.	195,231	109,535
Liv. & London & Globe	20,279	8,793
London	46,011	73,665
Mannheim	145,963	83,862
Marine	4,305	1,945
Maritime	54,892	17,845
Massachusetts	84,633	18,988
Michigan Commercial	5,256	226
New Jersey Fire	1,169	
Nord Deutsche	122,482	50,073
New Zealand	7,429	1,224
North China	48,771	11,406
North River	7	
Ocean	45,392	71,832
Phoenix, London	62,197	46,370
Providence-Wash	79,158	51,087
Queen	1,474	
Reliance M.	4,075	407
Royal	20,571	9,516
Sea	52,091	23,803
St. Paul F. & M.	83,271	25,486
Standard M.	189,209	11,500
Subs. at U. S. Ll.	79,384	33,281
Switzerland General	230,289	176,115
Thames & Mersey	83,093	60,100
Union M.	65,398	71,099
United States F.	11	
Western Assur.	132,050	66,219
Westchester F.	235	
Yang Tsze	80,459	22,513
Total	\$3,610,491	\$1,923,994
Total, 1915	\$3,169,644	\$1,641,801

Los Gatos, Cal.—Incendiaries have been trying to burn the grammar school in this town.

Testing the Portland \$10 Quarterly License

The Insurance Federation meeting in Portland appointed K. V. Lively, C. H. Weston and F. E. Beach to confer with the city attorney regarding the collection of the \$10 quarterly license fee from local agents. The new insurance code compels payment of license to the state, which the federation maintains was intended in lieu of all other fees. The question may have to be determined by a test case.

New Alaska Law

Insurance companies operating in Alaska must hereafter file annual statements on or before March 1, and not July 1 as heretofore.

Utah Compensation

The mining interests object to the state industrial commission's rates, as being too high and without any support in experience. For example 5.59 percent for metalliferous ores mines. The new rates are furnished by a New York bureau and are not based on Western experience.

American Corporation Owned by Germans

A New York court holds that debts due subjects of enemies are valid, unless Congress prohibits suits therefor or confiscates such debts.

The court holds that a New Jersey corporation, whose stockholders are entirely citizens of Germany, has a distinct corporate entity, and must be regarded as an American corporation, so that it may still sue on debts contracted during peace, though war has been decided, since the corporation did not, on declaration of war between the United States and Germany, become an alien enemy.

A bill in Congress forbids trading with the enemy. This will stop direct and re insurance with German, Austrian and Bulgarian insurance companies.

German fire companies writing direct lines which, it is understood, will be affected by the new law are the—

Prussian National, Nord Deutsche, Aachen & Munich and Hamburg Bremen.

Inter-Exchange Business in California

	Premiums	Losses
American Exchange . . .	\$ 4,978	\$. . .
Druggists, Indiana . . .	3,324	31
Inter-Ins. Ex., Seattle . .	283	2,000
Lumber Mfrs.	4,092	. . .
Lumber Indem., Seattle . .	8,790	. . .
N. Y. Reciprocal	42,320	91
Reciprocal Ex., Kan City .	25,796	244
Underwr's Ex., Chicago . .	21,608	130
Warner Inter. Ins. . . .	34,313	. . .
	<hr/> \$145,504	<hr/> \$ 2,496

New Mexico Insurance Report

The State Corporation of New Mexico favors us with its Ins. Dept. Report, just issued. The fire premiums for 1916, we note, were \$656,090, with 46.1 percent losses. In twenty years the premiums have increased \$500,000. The average rate was then 2.03; it is now only 1.11 percent.

Re-Surveying Fresno

Board of Fire Underwriters' surveyors are engaged in re-surveying Fresno, Cal., block by block, and comparing with the survey of three years ago. Due recognition of improvements, in risks and fire protection, will be made in the new rates to follow. There will be a reduction as soon as 2,500 additional feet of hose is purchased and a fire marshal is named. The surveyors are W. H. Kelly, E. D. Fortman, N. J. Birchholm, A. W. Gunnison, R. H. Merrill, Peter L. Skov.

The Commercial National, recently entering Washington, is in the hands of a receiver, the Central Trust of Chicago. The president of the C. N. was vice president of a bank which failed, and which had a large deposit of the Commercial National and of the Insurance Exchange of the National Retail Dry Goods Association. Two birds killed by the fall of one gold brick.

When you apportion your expenditures do not forget the \$100,000,000 donation to the National Red Cross. Soon, too soon, there will be need for it, in this great war with German feudalism.

FIRE

NOON

The California Standard form of policy begins and expires at noon. Mr. Dutton, who served on the committee which framed this form of policy, says that the subject of standard or local time was considered but that the committee decided to continue the use of the old form, which says simply "noon." On this Coast there is about ten minutes distance between standard and solar noon. The latter will be the time accepted by a jury.

NO SUCCESS ALL THE TIME

No manager or general or special agent can succeed all the time nor everywhere. There is such a thing as luck or chance, bad as well as good. Good risks, like preferred dwellings in protected towns, sometimes suddenly turn into bad risks. One office may write preferred risks and lose money on them, while the office next door may write the same class of risks in the same field and make money on them. One special agent is popular in a certain field, because he is like the agents, while another special agent, equally worthy, can not make a satisfactory success in that field because the majority of his agents have little fellow-feeling. But in another and near field the conditions may be reversed. This is not wholly fanciful.

Thirty-five school houses burned in Indiana in the first ninety days of 1917.

DANGEROUS PATRIOTISM

A Fresno paper says:

"With Trustee Waterman voting in the negative because he did not think it patriotic for the city to purchase hose to take advantage of a possible increase in price when the rubber was needed by the war department, the council awarded the contract for 2,500 feet of hose to the Republic Rubber Company on bid of 80 cents per foot."

A Sacramento paper says: The council has resolved to allow patriotic Young America to fire an unlimited quantity of small firecrackers on the Fourth of July.

The National of Ireland

This company did business on this Coast when Harold Englebach was alive, but withdrew after the bad years began everywhere. Its \$500,000 capital in time was wiped out by conflagrations, and further calls of \$40 a share were made. With a return of \$5 a share by the liquidator this tragedy is apparently ended, as we learn from The Policyholder of Manchester.

Insurance on concrete dams, covering the explosion hazard, is being sought. If you have any statistics of losses on this class of risks, please mail same to General Agent Blank, care of Coast Review.

There are 50,000 suns in the Pleiades. Can you find that constellation? How many attending planets would you guess revolve about those suns? And guess on how many or few is there life like ours.

Texas Appointment

President Levison of the Fireman's Fund announces the appointment of Mr. J. H. Snell as state agent for both fire and automobile departments in Texas. Mr. Snell has faithfully served the company in the capacity of special agent in West Texas for over six years.

Adjuster's Misrepresentation

The adjuster represented to him that the policy was void as to the property so owned, and secured a settlement for less than the loss, the tenant relying on such representation; the misrepresentation was material and entitled him to rescind the settlement and sue for the entire loss.—112 N. E. 728.

How Indeed!

How are the fire insurance companies to justify an increase in rates if they stay in such a sink-hole as Texas, where the state makes the rates and refuses any increases? They would avoid the charge of discrimination if they stopped writing business in Texas before making the proposed increases elsewhere in the South. — Insurance Post, Chicago.

In large towns on this Coast house building contractors are given term insurance for 38 months for two years' premiums. The contractor completes the house in two months and assigns his policy to the buyer or builder for the full amount of the premium.

El Vado, N. M., in the national forest in the northwestern part, was destroyed by a forest fire. The McPhee & McGinnity mill and lumber yards first caught fire. The population is about 300,000.

Forty-three percent fire expense ratio and still surely ascending, with the accent on the last syllable.

The proportion of non-board business on this Coast increased last year from 15 plus percent to 17 percent.

The kaisers and sultans must go!

Information Given the Enemy

French and English governments found that the contracts of fire and marine reinsurance with German and Austrian and Bulgarian companies had placed in the hands of the enemy valuable information as to the construction and importance of factories, storehouses and ships. It is seriously proposed that there shall never again be any reinsurance in companies of the present enemy countries.

The German Alliance, represented by Geo. H. Tyson, now has \$1,000,000, the new \$600,000 being paid in. The policyholders' surplus is now about two and a quarter millions.

Atlanta, Ga.—Some say the property loss at the big wooden roof fire was \$5,000,000 and the insurance loss just half. Altogether 1,938 buildings were wholly or partly burned; of these, 1,537 were dwellings and apartment homes; 351 were garages, 42 were mercantile places, and 8 were warehouses, churches, and schools; and only 47 were brick.

"As a war measure," Gov. McCall of Massachusetts will permit the use of fireworks on July 4. Or, as a war measure he has authority to prohibit but declines because the merchants have fireworks on hand.

In *Wing Chung Long Co. v. Prussian National* the district court of appeal of California (from superior court of Los Angeles county) decided for defendant (appellant) company. Policy was in the name of Prussian National Underwriters. The insurer gave notice of cancellation, alleging non-payment of premium. The premium had been paid. Insurer subsequently gave notice of cancellation but did not offer to return premium unearned. Chinamen did not understand this, as they had paid the premium. Judgment in the lower court for the plaintiff Chinamen. Reversed by the court of appeal.

Harrison, Id.—The Grant Lumber Co's new mill is now running.

ATLAS ASSURANCE COMPANY

—

This 25-Millionaire Had a Good Year with Increased Premiums

George the Third wouldn't recognize the British Empire nor the Atlas Assurance Company were he to return to the scenes where once he reigned and was badly advised. The Atlas was one of the institutions chartered in the reign of George III. When King George IV took the reins the Atlas had made some progress and reported an income of nearly \$400,000, which was a good deal in those times; and at each new accession there was an increase in income, until now it is \$8,000,000 a year.

British fire insurance companies are doing remarkably well. We say "remarkably" because for a time it was thought that the war would probably bring increased losses and decreased income, but the actual experience, on the contrary, has been favorable. The Atlas is among the companies which are increasing business and making money on the underwriting account.

The fire department net premiums amounted to \$5,764,305, a gain of \$296,335. Losses to earned premiums were about 45 percent.

The accident and life departments also make good returns.

The total assets of the Atlas are, in round numbers, \$25,000,000. The paid up capital is \$1,320,000. The life and annuity funds are \$10,536,000, leaving some \$14,500,000 clear funds for the fire and general branch.

The United States branch, as shown in the Coast Review Pacific Fire Chart, gained last year in assets, surplus, reinsurance reserve, and premiums. The gains were large.

The Pacific department made a substantial gain in premiums, and incurred a lower than the general average loss ratio. Frank J. Devlin is the Coast manager and Tom Palache is the assistant manager. They are men of underwriting ability and agreeable personality, and do honor to their very honorable company.

Flour is now \$13 a barrel wholesale. In 1865 the price was \$17.

The Looted Pittsburg Life

The Pittsburg Insurance World says progress is slow with the Pittsburg Life & Trust. The looters are out on bail and seem not afraid of jail. Commissioner O'Neil will agree to nothing but complete restitution. Watch-dog Hughes is on the trail. Policies are daily going off the books. The selection is extremely adverse to the embarrassed company. The policyholders have no present protection, as death claims are only for a percentage of the reserve, less any future lien.

German Reinsurance Contracts May Be Canceled

Congress has passed a law whereby insurance companies may at any time cancel all reinsurance contracts with the reinsurance companies of Germany and other enemy countries.

In the event of a great conflagration in this country, no German, Austrian or Bulgarian, it is feared, could meet the obligations incurred by such large fire.

The Manhattan Life Election and Surplus

The annual election of this company took place recently. Among the directors chosen for the three-year term ending 1920 was the Hon. B. L. Gill, former insurance commissioner of Texas. Mr. Gill now resides in New York and is vice president of the Seaboard National Bank, located at 26 Broadway. At the annual meeting of the directors the officers of the company were all re-elected.

By the way the percent of surplus to assets of the Manhattan Life is the same as that of the Equitable Life.

County Mutuals and School Insurance

A county mutual fire insurance company cannot accept a member whose liability may be limited.—School Dist. No. 8, Twin Falls Co., v. Twin Falls Co. Mutual Fire Ins. Co., 164 Pacific Reporter 1174, June 18, 1917.

Fire.—Amount written in California last year, \$1,197,594,702; premiums, \$17,131,070; losses paid, \$5,758,367, or 33.6 percent; losses incurred, \$5,936,861, or 34.6 percent.

NEW PUBLICATIONS

"Live Articles on Special Hazards." This is No. 8. "Glass Manufacture," "Coal Tar and Its Products," "Ammunition Manufacture," "Explosion Insurance," "Motion Picture Films," "Display Figures," are some of the many subjects treated in a very serviceable way and in interesting fashion. Pages, 173, cloth bound; price, \$1.05; publisher, Weekly Underwriter, New York City, N. Y.

Insurance Digest

This volume completes the 29th year of "Insurance Digest." It covers twelve months ending October 31, 1916. There are nearly 900 cases, of which 247 are fire, 10 marine, 184 life and nearly as many fraternal, and 96 accident. Of the making of insurance lawsuits there seems no end. This is a cloth bound book of nearly 600 pages, most copiously indexed. Published by the Rough Notes Co., Indianapolis, Ind. The editor is Guilford A. Deitch of the Indianapolis bar.

Malaria

A Plea and a Plan for the Eradication of Malaria Throughout the Western Hemisphere: by Frederick L. Hoffman, L. L. D., Statistician of the Prudential Ins. Co. This very interesting address covers 65 pages of this pamphlet. Malaria is a human ill far under estimated in its effects on industry and efficiency, on health and mortality. Persons long afflicted with malaria in youth probably never fully recover their lost vigor. Possibly mothers pass the malarial debility on to their offspring.

Malaria mortality in the Southern states per 100,000 population ranges from 7.5 in Virginia to 60.7 in Mississippi. September is the most deadly month. In 1910-1914 the malaria mortality by race per 100,000 population was white 8.0 and colored 29.0. In India the annual actual mortality is about 1,130,000. Great military disasters have been caused by malarial infection.

ERROR.—In some of our advance sheets the Colorado net figures of the American of Newark were wrong, being those of the

American Central. The American's corrected Colorado figures are: premiums, \$53,609; losses incurred, \$13,404; 24.8 per cent.

A Bill of Sale Contrary to Public Policy

A bill of sale executed by plaintiff to save his brother-in-law from criminal prosecution for embezzlement held void as against public policy, showing on its face that it was given to compound a criminal prosecution.—86 S. E. 28.

Life.—President Russell of the National Association has returned to Los Angeles, after an extended trip East "for the good of the order."

The Germania Life issues bulletins, telling how to "Be a Soldier of the Soil." The wounds and injuries of cabbages and other food plants are described and the remedies named. The new campaign is called National Economic Mobilization of Life Insurance Policyholders.

Marine. — The gale off Cape Blanco forced the steamer Sinaloa 150 feet further up the sandy beach. The pumps are busy and much of the cargo has been lifted to the upper deck.

Merger.—The Detroit National Fire may be merged with the Interstate Fire of Detroit.

Iowa has 7,100 policywriting agents. — National Underwriter.

The Germania Fire is co-operating with the Navy League campaign for recruits, by distributing colored posters.

Real Estate Men Licenses.—Under a new California law, as announced in a Coast Review Extra, real estate brokers must give to the state a bond for \$1,000, and secure a license from the state commissioner of corporations. Every salesman must also procure a license. One act of negotiating a sale or purchase constitutes brokerage requiring a license. The annual fee is \$10, for broker and for salesman. The law goes into effect July 27.

Field men in conservation work will be drawn in the draft.

Board and Non-Board Business in 1916

The figures of the Pacific West business, now in the Coast Review office, indicate a considerable increase in the business of companies not affiliated with the Board of Fire Underwriters of the Pacific.

The percentage of Board business in 1915 was 85, and of non-board business, 15.

The percentage of Board business in 1916 was 83, and of non-board business, 17. This is a gain of two points in one year.

The few additional figures yet to be compiled will make no material differences in these percentages.

The only foreign companies not in the Board are one German and one Dutch, with \$353,271 premiums, a gain of nearly 11 percent.

Deposits of Enemy Subjects in This Country

President Wilson authorizes the statement that the bank deposits and other properties of the subjects of countries with which the United States is at war will be scrupulously respected by the United States government.

Colville, Wash., June 4.—The residence of John Acorn on North Maple street, was burned to the ground yesterday, the loss reaching about \$3,000, with small insurance.

The Columbia Life & Trust of Portland, recently entered in California, has quit, as we have expected all along. The shock-absorber is a Spokane company, called the New World Life, established to secure the business of Catholics.

A new government war loan will soon be offered.

Shell Cup Accident Aboard Ship

The Magnolia accident, whereby two female nurses were instantly killed by fragments of the brass cup of a fired shell and cartridge, was the first of the kind in the history of navies. In the discharge of the gun the brass cup, whole or in pieces, is expelled some distance from the muzzle. The nurses, in company with some forty other persons, were sitting on the deck about 175 feet forward of the gun and sixteen feet above the gun platform. The centrifugal force carried the brass fragments at right angles. One fragment, about 6x2 inches, penetrated the left side of one of the nurses; another fragment, about three-fourths by one-half inch, penetrated the left temple of the other nurse. Both girls were killed instantly.

Casualty Co. of A. Claims

Claims of any character against this defunct New York company must be filed, with a written sworn statement, on or before August 15, 1917, with Moses James Wright, Special Deputy Supt. of Insurance, 68 William street, Borough of Manhattan, City of New York.

Butte, Mont., June 14. — The new mine workers' union threatens a general strike. The I. W. W. are busy, and are said to be financed in this "break" by enemy country money.

What did H. do with his e? R. N. Hughes has been appointed manager of the Southern department of the North America.

Oregon.—Only resident agents can lawfully solicit.

A Missouri district telegraph company has been found liable for nearly \$100,000 loss for failure to report an automatic alarm of fire in the plant of a subscriber. The operator, near by, was eating mince pie.

AUTOMOBILE OWNER NOT LIABLE

The New York court of appeals recently held that where driver is not in employ of owner of automobile the owner is not liable for injuries caused by the driver's negligence. The defendant wife owned the automobile; the chauffeur was at the time of the accident, and for years prior, in the employ of the husband of defendant. It has been settled by numerous authorities that when it appears in an action against the owner of an automobile for damages sustained that the driver was not in his employ or engaged in his business a plaintiff can not recover. A party injured by the negligence of another must seek his remedy against the person whose actual negligence caused the injury. Such a person alone is liable.

Irving Rejoins the Navy

Washington Irving, ex-manager of the Coast department of the Phoenix Assurance, has joined the United States Navy and is now under orders. He will go to New York this week. Mr. Irving was an officer of the Naval Reserve of New York state before coming to this Coast. He is a graduate of Annapolis.

Ukiah Conflagration

Ukiah, Cal., June 18.—Fire broke out in a restaurant at 2 p. m. today. Parts of two blocks of buildings quickly disappeared. Buildings destroyed included some twenty occupancies. The total property loss, including a few dwellings, a ranch house and a grain field, may be \$100,000.

New Safety Fund Law

California now has a safety fund law like that of New York, whereby fire companies electing to come under it can keep out \$200,000 capital and continue in business if "burned out" by a great conflagration. Many New York companies are "safety fund." The law is all right — if the public knows that \$200,000 of the surplus is not net surplus.

It is probable that California companies will elect to come under its provisions.

Liability Insured's Note for Judgment

Insured's giving a note for judgment against him constitutes a payment rendering insurer liable.—*Rodgers v. Pacific Coast Casualty Co.*, Cal. S. C., 164 P. 1115, June 18, 1917.

So Impatient

A Chico, Cal., paper laments thus: "Months ago a decrease in insurance rates was promised, providing wooden awnings were removed and better fire apparatus were bought. Still there is no reduction." This is about as near right as the average country or city paper ever gets.

Engineer Rowley of the Board visited Chico on May 26. He found that some progress has been made in fire protection since the increase in insurance rates. Credit will be given for the new engine, together with credit for new building and city ordinances now ready for action by the city authorities.

WAR TAXES.—The proposed national war taxes will hit the fire insurance companies hard in the treasury. The Evans group, for example, paid about 3.50 percent of net premiums written for all special taxes. Including the proposed new and retro-active taxes for 1917 the total tax rate will average over 6.50 percent of the net premiums written, which is more than the average underwriting profit. It looks as if the fire companies will have to stay in business in order to patriotically pay their underwriting profits—if any—for the support of the war.

Subscriptions to the Liberty Loan include:

Employees of the Board of Fire Underwriters and members thereof, \$250,000.

Employees of Royal and Royal Indemnity, \$15,700.

Anybody sailing on ocean liners from American ports must hereafter show valid passports.

General Agent Dixwell Hewitt, accompanied by Mrs. Hewitt and friends, is motoring into Yosemite Valley.

Manager Watt is in New York.

FIRE CHIPS

—In Canada it is the "Rochester Under writers."

—The New York insurance library has 9,800 books and pamphlets.

—The Cal. Association of Locals has advanced its yearly dues 66.66 percent to \$5.

—Repair losses are considerably higher than they were a year ago. The cost to replace has advanced in the same degree.

—The Review of New York gives the May American and Canadian fire losses, as published in the newspapers, \$25,000,000, an increase of 38 percent over May, 1915. Increase for five months, \$15,600,000, or nearly 12 percent. A favorable summer will wipe out this gain.

—ERROR.—Turning of figures in the "make-up" of figures in our May issue made General Agent H. W. Fores' loss ratio 48.1 percent instead of only 41.8. Correct figures appear in our corrected table of San Francisco department fire business in this June number.

—Glen county, Cal., grain growers are using a local device (mentioned on page 429) to prevent tractor engines from spitting fire from their exhausts. It is quite a complicated affair with a system of pipes and joints which attaches to the exhaust and the discharge of heat goes directly into a tank, partly filled with water and is rendered harmless.

—Tacoma.—Verdict for the plaintiff was returned in Superior Judge Chapman's court in the action brought against the Continental Insurance & Investment Company by Nora Goertz, as executrix for the estate of Fred D. Harris, negro, for \$1,000, the amount of the insurance policy held by the deceased.

Suit to recover \$1,500 from the Northern Assurance Company was brought in the circuit court by R. L. Sabin, assignee of a claim of the Paulina Mercantile Company. It is contended that the store of this company was destroyed by fire September 10, 1916, and that the company refused to pay the insurance which was carried by the firm.

LIFE CHIPS

—There is always a good prospect for the life insurance salesman.

—The Puritan Life had a mortality rate last year of 103.68 percent of the expected.

—President Hegeman of the Metropolitan Life entered upon the 48th year of his service with the company.

—The Prussian Life leads in ratio of actual to expected mortality on new business, with 60.61 percent, in 1916.

—The Amicable Life has withdrawn from nearly a dozen states. Sometimes such action has much significance.

—The Capitol Life announces that it will make no extra war charge but will commute policies to a limit of 43 percent.

—Among the Mutual Life's leaders for May are A. H. Sasse, M. A. Tenney and E. E. Woodman, all of Seattle.

—Thirty-two life companies report to the Connecticut state insurance department over 8,600,000 ordinary policies in force, a gain of 501,051 in the year.

—New Mexico has two assessment life companies operating within its borders, the Masonic and the National, which wrote \$348,000 certificate insurance last year.

—It is said that a modest life insurance solicitor in San Francisco put off buying a Liberty bond too long because he feared his name would be printed in the papers.

—The Australian Mutual Provident Society has lost seventeen members of its staff, by the war. Thirteen were killed in action, two died of wounds, one died in Egypt, and one died in camp in England.

—A Detroit life agent suggests an easy way out of the soldier hazard, which is that the government pay the insurers the excess mortality cost. Somebody besides the soldiers ought to pay it—and that somebody is All the People.

—State Life Insurance has also been tried in Wisconsin, and in a modified form in connection with her savings banks, in Massachusetts, some think to its advantage, though as I have said it seems to me that as so tried it has been a failure. — Burton Mansfield, Ins. Com. of Connecticut.

Connecticut Life Insurance Report

Part 2nd, Life, Accident, Casualty, Fidelity and Surety. Burton Mansfield, Insurance commissioner. This 52nd annual report of the Connecticut Insurance Department is dated May 23, 1917, and reached this office in the first half of June. And it is a volume of about 1100 pages.

We learn that mutual boiler insurance companies are now authorized.

Accident, etc., income increased over \$26,000,000, of which over \$11,000,000 was gain in compensation premiums. Assets increased \$27,700,000.

Life companies income increased \$65,100,000. Their assets increased \$299,176,000. Insurance in force increased one and a half billion. Policies in force number 37,880,000, of which some 29,880,000 are industrial. The ordinary kind number 8,000,000.

Life companies' assets are \$5,022,000, of which the surplus to policyholders is some 3 percent.

Twenty Years Ago

Edward E. Potter had offices at 508 California street. His special agents were John Ehrlich and T. M. Swyney.

The Coast Review published a list of seventy fire lloyds which failed in 1896.

The Coast Review published a sketch and portrait of R. C. Medcraft, general agent of the Scottish Union & National.

The Coast Review published a sketch and portrait of John T. Fogarty, newly appointed superintendent of agencies for the Royal and the Queen.

Local agents of Fresno county, Cal., organized.

The management of the Alliance of London was placed with C. F. Mullins.

The Coast Review printed portraits and biographies of Cesar Bertheau and Herbert Folger.

Hagan Bros, city agents for the Phoenix, sued and were non-suited.

THERE ARE ALWAYS GOOD OPPORTUNITIES

FOR THE RIGHT MEN with the

Pacific Mutual Life Insurance Company

of California



FOUNDED IN 1868

Assets

\$38,727,196 62

Capital and Surplus

\$4,932,024 50

See for an Agency Contract in California

Managers for Life Department

KILGARIF & BEAVER, Inc.

Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Pacific Mutnal Bldg., Los Angeles

Managers for Accident Department

F. A. STEARNS,

Shreve Building, San Francisco

The PASCHALL-JONES CO.

Story Bldg., Los Angeles

Paid-for Life Insurance. \$171,913,618 00

CHIPS

—A pound of bread costs less in London than in San Francisco.

—The Bremen and the Deutschland, under sea commerce boats, were captured by the Britons.

—There are 10,000,000 men from 21 to 31 years old in this country. Think of that, you life insurance salesman!

—Prepare!—Prepare for the ten-cent egg and the \$2 hen; for increased taxes; for a higher burning loss ratio;—and for the arrest of Willie Worst for treason.

—Stockton, Cal., is of opinion that this year-fire crackers are not needed to promote the patriotism of Young America. Merchants have not laid in a supply of the crackers which Polly does not want.

—A. T. Bailey has been appointed sole manager, to succeed the late firm of Curtis & Bailey, representing the Providence-Washington, New Hampshire, County Fire, Boston and Old Colony. H. L. Simpson, long the office manager, has been appointed assistant manager.

—Brokers Liable.—Charged with negligence in so placing a burglar policy that it was found invalid after the loss, a firm of New York brokers was found "guilty" as charged. The Great Eastern was the insurer. It seems that the policyholder took out the policy because he had previously had a small loss, and so told the brokers. The policy contained a statement that the policyholder had never had a theft or burglary.

—The Chico city dads ordained that the fire chief should speed only 20 miles an hour with his new auto-engine. Whereupon the fire chief threatened to resign. The dads then rescinded the new order. A Chico paper favors the restriction, and says: "Fire apparatus in Chico should not be driven faster than other vehicles are permitted. At twenty miles an hour it will take the engine one and a half minutes to go half a mile; at 40 miles, it will get to the fire in 45 seconds and save 45 seconds. The saving in time is inconsequential." We infer that Chico is half a mile long.

—Soap is \$5 a pound in Germany.

—This is a year of great sunspots—and earthquakes.

—The Aachen & Munich has withdrawn from California.

—Fire losses in the United States exceed all dividends paid by railroad companies yearly.

—The Northern of New York, represented by James C. Johnston, has increased its capital to \$500,000.

—An oil train was wrecked in the center of Kirkpatrick, Ind., exploded, caught fire and burned the town.

—This is the three-year-brick-renewal year, with 70 percent of value insurance. Premium income will be swelled.

—The Engineering News Record of June 14 (at F. U. A. P. Library) has an article on the conversion of garbage into alcohol, from three to seven gallons per ton.

—Marine.—The Yang-tsze Ins. Assn. reports as of Jan. 1 \$720,000 capital paid, \$6,212,005 assets, \$3,766,165 net premiums, \$1,431,201 claims paid, and \$2,254,518 balance of \$4,033,313 income.

—Prof. Irving Fisher is ripped up the back and down the front by a recent critic. Whosoever Prof. Fisher may be, he has the bad habit of talking with his hat tilted way down over his forehead.

—The California insurance department has admitted the Pacific States Fire. H. M. Newhall & Co. have been appointed general agents. The long delay in admitting the company was caused by the law requiring an official examination, as of December 31, of every company newly admitted.

—Marine.—The steamer Northland, which sank alongside the dock at Kake, Alaska, on June 25, 1916, is being hauled up by the Vancouver Dredging & Salvage Co., which is using chartered Seattle vessels for the job as the scene of the wreck is in American waters. The Northland should be beached by July 1. On the first salvage attempt the steamer was floated and beached, but the beach at that spot was covered with fish slime from a nearby cannery. The vessel broke away and slipt into deep water.

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1917) . \$12,149,848
NET SURPLUS, " . . 5,176,150

E. F. BEDDALL
President

N. S. BARTOW
Secretary

GEO. W. BURCHELL
Vice-President

Gross Assets ^{JAN. 1 1916} \$119,399,530

Exclusively Fire Assets 52,857,075

Net Surplus - - 24,462,872

Losses Paid - - 287,726,461

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager

LIVERPOOL, ENGLAND

DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
San Francisco, Montreal. 127 Agencies in all principal Cities and Towns



ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING. SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston,
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, R. S. Folger, Matt B. Evans,
P. S. W. Ramsden. C. A. Luhrs (automobile).

ITEMS

The Georgia Casualty has quickly quit the accident and health business.

San Francisco.—Pioneer Joseph Feigenbaum, insurance broker, left to his son and grandson an estate of \$120,000.

Tell It to the Kaisers. — Uncle Sam's Liberty Loan was oversubscribed 52 per cent. Get ready for another loan.

Oregon.—Surety and fire cos. must now put up \$25,000 in securities with the state treasurer. Adjusters must procure a license from the state insurance commissioner. Willful overinsurance is unlawful. Marine insurance is defined.

San Francisco, on the basis of draft registration, is not only by far the most populous city west of St. Louis, but is a very close second to that old city.

Manager Watt of the Pacific department of the Royal and the Queen has departed for the East, to attend the annual conference of the managers of the United States and Canada departments of the Royal, at White Sulphur Springs, Va.

Jitney men in Seattle are trying to organize a bond mutual.

The National Surety subscribed for \$1,000,000 Liberty Loan bonds. Its officers, agents and employees have subscribed for \$350,000 more.

Assistant Manager Fogarty of the Royal and the Queen has returned refreshed from a brief vacation spent in the restful redwoods.

We have a report that the control of another American company was some time ago acquired by parties not yet revealed. Whether a foreign or domestic company, or individuals, purchased the control, is not hinted.

An assessment of 70 percent has been levied by the receiver of the First Mutual Liability Co. of New York, which lasted two years.

The West Coast Life lost a superintendent (W. A. Mead) from scarlet fever, at Portland. He lived only four days.

The second edition of the Coast Review Pacific Fire Chart is now being delivered.

Enlisted San Francisco Insurance Clerks

For Somewhere in ———. John Mallon of the Wayman & Henry office has volunteered and been accepted as a member of Co. B of the Signal Corps. Herbert Stockton of the same office has also volunteered but at the present writing has not been accepted.

Robert Sherrard of General Agent Johnston's office has enlisted.

James Perry of Edward Brown & Sons' office has joined Co. B of the Signal Corps. He served recently on the Mexican border.

From George Hoadley's office Lloyd Hunter goes as a member of the naval reserve corps for service with the mosquito fleet along this coast, prepared to fight raiders of any sort, surface or subsurface.

The Board of Fire Underwriters will consider various plans to meet important non-board competition, through local boards. With honest co-operation of local agents it may be possible to restrict such competition to reasonable limits without any serious loss of premium income.

Outside mutuals must also put up \$25,000 in Oregon—but not in California.

Bad Failure.—The Commercial National Fire of Chicago has no assets but owes \$185,000. The stockholders lose all.

New Mexico fire loss ratios: 1916, 46.1; 1915, 52.5; 1914, 89.0. The four non-board companies wrote \$46,267 or 7 percent, with a loss ratio of 34.8 percent.

We have received much literature ala Sanborn and Morison, but prefer to let the war go on.

San Francisco's subscriptions to the Liberty Loan totaled \$56,000,000, or nearly 45 percent more than the allotment. Los Angeles was a little behind its allotment of \$18,000,000. We are told that the bankers rather discouraged large subscriptions by saying: "none of the loan will be spent here." Portland and Seattle exceeded their allotments.

In construing life policy every word should, when possible, have assigned to it some meaning, and harmonious whole made to appear.—115 N. E. 700.

THE PRESS

An exchange not worth kribbing or kwoting is not worth kutting.

The Insurance Advocate — "the paper that circulates" what—in its May 19 issue prints some fine portraits of the Pacific Mutual Life officers, who are much handsomer, it seems, than we suspected. The finest looking of "the bunch" is—but that would be invidious.

Insurance journalism has lost a working representative in the person of Mr. Harvey E. Roberts, editor and publisher of the Insurance Advocate of New York, who died on May 30, from heart failure. Mr. Roberts was a genial man of good principles and real service to the business of insurance and insurance journalism.

And now we wonder if the warrior editor

of the Review of Sydney doesn't regret and retract what he wrote of the United States and its President. But it doesn't matter, Pop.

Los Angeles. — Although there may be other cities in this country which exceeded the total Liberty Loan subscription of Los Angeles (over \$16,000,000), there are few which exceeded the number of individual subscriptions placed in this city. — Ins. & Invest News.

Barsotti Grocery Co., 1400 Powell st., San Francisco. May 2; \$1,500 damage.

The I. W. W. are making trouble at Ellensburg, Wash., and vicinity.

The final disposition of the Newark Fire is not yet announced.

American	of Newark, N. J.	Organized 1846	
Insurance Company		Assets,	\$11,285,223
		Surplus to Policyholders,	4,951,427
Caledonian	of Edinburgh,	Organized 1805	
Insurance Company		U. S. Assets,	\$2,352,282
		Surplus to Policyholders,	685,758
Rochester-German	of New York,		
Underwriters		Assets,	\$23,713,478
		Surplus to Policyholders,	12,759,423
Scotch Underwriters,		Assets,	\$2,352,282
		Surplus to Policyholders,	685,758

GEO. O. HOADLEY, Manager

219 SANSOME STREET, - - - SAN FRANCISCO, CAL.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President JOHN M. TAYLOR, Hartford, Conn.

Insurance in force, 107,262 Policies for - \$253,439,405.12

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1916,	- - - -	\$310,337,255.71
Total returned to Policyholders, as above noted, in same period	- - - -	319,548,729.00
Excess of amount returned	- - - -	9,211,473.29

"The Largest Fire Insurance Company in America."

Organized 1853



ELBRIDGE G. SNOW, President

Full War Insurance Cover

(Where Legally Permitted)

Including Bombardment and Explosion Perils

LIBERAL CONTRACTS

REASONABLE RATES

ALL BRANCHES OF FIRE INSURANCE

Fire, Lightning, Automobile, Commissions, Hail, Marine (Inland and Ocean), Parcel Post, Profits, Registered Mail, Rents, Sprinkler Leakage, Tourists' Baggage, Use and Occupancy, Windstorm.

Every Policy Issued Backed by the Largest Cash Assets of Any Fire Insurance Company in America.

STRENGTH

REPUTATION

SERVICE

GENERAL

London, May 24.—Discovering that they were eating from plates “made in Germany,” members of the Empire Producers’ organizations smashed the chinaware on the floor at a luncheon here today.

Santa Clara, Cal., June 12. — Fire destroyed Mrs. B. Lewis’s house, with \$4,000 loss.

New Publications of Department of the Interior

Coal-mine fatalities in the United States, 1916, compiled by A. H. Fay. 1917. 42 pp.

Bulletin 119. Analyses of coals purchased by the Government during the fiscal years 1908-1915, by G. S. Pope. 1916. 118 pp.

Bulletin 143. Abstracts of current decisions on mines and mining, reported from May to August, 1916, by J. W. Thompson. 1917. 72 pp.

Technical Paper 87. Methods of testing

natural gas for gasoline content, by G. A. Burrell and G. W. Jones. 1916. 26 pp., 7 figs.

Technical Paper 165. Quarry accidents in the United States during the calendar year 1915, compiled by A. H. Fay. 1917. 77 pp., 1 pl.

Technical Paper 168. Metal-mine accidents in the United States during the calendar year 1915, compiled by A. H. Fay. 1917. 114 pp., 2 figs.

Publications should be ordered by number and title of the Director of the Bureau of Mines, Washington, D. C. Mention Coast Review.

Lay of the Hobo

Under the bridge where I used to lie,
There's a sentry stationed with eagle eye.
There's another standing with loaded gun
Where in the tunnel I used to run.
E'en in the car where I slept at night
They are carrying powder and dynamite;
With every soldier seeking a spy
The railroad's no place for a tattered guy.

Fire Automobile Marine

COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$ 14,750,000
Paid-Up Capital	1,475,000
Total Cash Assets, Gold	67,581,595
Total Liabilities, including re-insurance reserve	56,390,685
Cash Surplus to Policyholders	11,190,910
Total Amount of Claims Paid	198,018,581

Assets in United States Held by Trustees, \$10,885,362

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.

San Francisco

E. T. NIEBLING, Manager

R. C. MEDCRAFT, Assistant Manager

PACIFIC COAST DEPARTMENT
324 SANSOME STREET, : SAN FRANCISCO

Insurance Company of North America
OF PHILADELPHIA
Assets, : : : \$23,389,465 34

Alliance Insurance Company OF PHILADELPHIA
Assets, : : : \$3,060,371 74

Yorkshire Insurance Company, Ltd., OF ENGLAND
U. S. Assets, : : : \$1,108,158 60

Northern Insurance Company OF NEW YORK
Assets, : : : \$1,691,384 09

FIRE INSURANCE AUTOMOBILE INSURANCE
MOTOR BOAT INSURANCE
PARCEL POST and TOURIST BAGGAGE INSURANCE

JAMES C. JOHNSTON, *Manager*

J. K. HAMILTON, ASSIST. MANAGER

MCCLURE KELLY, ASSIST. MANAGER

Neutral Norway's Losses at Sea by Submarines

The destruction of twenty-three Norwegian ships by submarines in one week, with the accompanying murder of sailors in lifeboats, has caused so much indignation that the influences which have restrained Norway from taking part in the war may be overcome. Since the beginning of the war the Norwegians have lost 420 ships out of a total of 2,690. One-quarter of the nation's merchant tonnage has gone to the bottom. Several vessels not included in the list have been missing for a long time. Undoubtedly they have been sunk, with their crews.

Recently what may be called the ship death-rate has been growing. In the first three months of the present year 149 were torpedoed, in March the number was 64, and April showed a further increase to 75, twenty-three as we have said, going down in one week. At this rate, it is estimated that Norway's whole merchant marine would be wiped out in a year and a half.

It has not been enough for the German pirates to sink the ships and their cargoes; they have sought to kill the sailors by shelling them as they were leaving the wrecks in lifeboats. The men of the *Torvors* and *Theodore William*, torpedoed on the 28th ult., were attacked in this way.

There are reports that Norway is now asking Sweden and Denmark to join her in declaring war against Germany. They also have suffered much loss at sea. Surely there has been sufficient provocation for belligerency. The three nations should be war allies of England and France. — *New York Times*.

An uncertain German insurance company's office in San Francisco looks like a morgue. The American people are certainly withdrawing their business from German fire and casualty and life insurance companies. Much doubt is expressed as to the ability of the home offices to meet obligations.

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY - TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS.** Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE---West Coast - San Francisco Life Building, San Francisco, Northwest corner
Pine and Leidesdorff Streets

Coast Review's

PACIFIC FIRE CHART

1917

Companies' Coast Fire Business Totals.

Original Features, Including Digest of 12 Months' Court Decisions.

PRICE 25 cts.

Travelers Convention Postponed

The present War for Freedom, with all its burdens, calling for so many young Americans, including insurance agents and employees, has prompted the Travelers Insurance Co. to postpone until a more appropriate season its convention of agents who qualify. The convention period, however, will be continued till its termination.

Home Office Promotion

The Travelers Insurance Company announces the following promotions and additions to its home office agency staff, life and accident departments, effective June 1, 1917:

Mr. Walter E. Mallory, agency assistant promoted to assistant superintendent of agencies.

Mr. W. C. Bailey, assistant manager, Cleveland, Ohio, promoted to agency assistant.

Mr. J. O. Hoover, special agent, Chicago, Illinois, promoted to agency assistant.

Mr. J. A. Coffman, special agent, Chicago, Illinois, promoted to agency assistant.

The National Association of Ins. Agts. now has a committee (no member from the West) which recommend to the St. Louis convention measures for the reduction of the annual fire waste through the medium of the local agency force. How would it do for the locals to give to the Red Cross every commission received in the year on risks that burn? By the way, fire is the red cross of the white man in the United States and Canada.

Must Agree.—To constitute valid contract of insurance either written or oral, parties must agree upon subject-matter, risk, amount, duration of risk, and premium.—115 N. E. 691.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT

WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

BENJ. J. SMITH,
MANAGER

FRED'K S. DICK, Assistant Manager

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.
of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts
Incorporated 1819

Total Assets \$11,961,976 31
Total Liabilities 9,447,523 51
Net Surplus 2,514,452 80
SURPLUS TO POLICYHOLDERS, \$5,014,452.80

150 Sansome Street,

GEORGE W. DORNIN, Manager

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING
FRANK H. YOUNG

NEWARK

Fire Ins. Co.
of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey
Incorporated 1811

Total Assets \$ 2,270,251 00
Total Liabilities 1,363,463 00
Net Surplus 406,788 00
SURPLUS TO POLICYHOLDERS, \$906,788.00

: San Francisco

JOHN C. DORNIN, Asst. Manager

J. E. CRANDALL C. H. ANDERSON
H. K. NOURSE

Wigwags

Chicago has a pro - German mayor, "it being the sixth largest German city in the world." And he has a Scotch name, and has insulted every patriotic American citizen of German

birth or descent. He is now courting other votes by joining the Socialist party in asking "What are we fighting for?" "What are the terms of peace?" And his name is Thompson.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$3,270,655.00

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

FIRE

Marysville, Cal., June 16. — The Home Guard is some good. It saved 3,000 acres of growing grain after 150 had been burned.

Alameda's fire loss last year was only 45 cts per capita, against Fresno's \$2.86 and San Jose's \$1.85.

Chas. P. Carl of Hemet is secretary of the new Riverside County Mutual. O. P. Hull is soliciting around Corona. The mutual begins with 53 charter members and \$275,000 insurance

placed. Somebody has got a job.

The state Normal school, on Buchanan st., near Waller, S. F., was damaged by fire, June 12. Crost wires the probable cause. Loss \$15,000.

COMPENSATION

Harrisburg, Pa. — The state workmen's compensation board has decided that a child born out of wedlock cannot be a compensation beneficiary under the law. The case was that of an appeal from a referee's decision by the state Workmen's Insurance Fund.

ARE YOU PLEASED?

IF NOT, SEE

US

**POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
OCCIDENTAL LIFE INSURANCE CO.
OF CALIFORNIA**

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$29,800,000

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.—V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets \$1,936,279.77

Liabilities in United States 1,112,315.18

Surplus \$823,964.59

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

GENERAL

June 17 was the hottest day in Los Angeles, in forty years, the mercury rising to 105. It fell to 69. At one point the street-rail company kept a man playing water on the track to

keep the rails from rising from their beds. Before night not a dish of ice cream could be bought.

One result of the great heat wave in southern California is the lowering of water supplies.

Always A Place For Dependable Agents

THOSE who can not only write applications but deliver policies, and are energetic in their methods. Good positions are ready for such men.

UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

ARTHUR L. BATES, President

Address ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.

GEO. ELLIOTT HUNT, Manager
Shreve Bldg., San Francisco

T. H. McAllis, Manager, Board of Trade Bldg.
Portland, Ore.

P. B. Duren, Manager, Boston Block, Seattle,
Wash.

J. E. Evans, Manager, Vancouver, B. C.

GERMANIA

FIRE INSURANCE COMPANY,

NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1917.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,553,704 22
Liabilities - - - - -	4,222,485 60
Net Surplus, - - -	3,331,218 62
Surplus for Policyholders	4,331,218 62

HEAD OFFICE

Cor. William and Cedar Sts.

ONE YEAR AND TEN YEARS

Underwriting Loss in 1916 — Expense Ratio Over 43 Percent

At the recent 50th annual meeting of the National Board of Fire Underwriters the president, Richard M. Bissell, reviewed the year's underwriting experience and the special work of the organization over which he presides. He said the public is just beginning to realize that it owes no small part of its protection from fire to the unceasing activities of the National Board and its company members. This is worth thinking over.

The summary of the 1916 fire, fire-marine and inland business is surprising in the net result of an underwriting loss of 2.46 percent or \$10,712,075.

Losses paid were less than 50 percent of the \$424,272,461 premiums reported. The increase in liabilities was in round numbers \$66,000,000.

Losses paid were 60 percent of premiums earned.

Expenses were over 43 percent of the earned premiums. We assume that these were underwriting expenses and special taxes and fees.

This is a sorry showing for American fire and fire marine underwriting, the more so as the expense ratio includes the lesser marine expense.

TEN YEARS

The ten years since the San Francisco fire shows a profit of 1.67 percent of the \$1,616,003,632 premiums.

COAST REVIEW SERVICE

We tender to our Readers, everywhere, the Special and Particular Service of this 46-year-old Publication.

You may need the information which we can give you—

As to Rumors, as to Reputation, as to Resources.

Do you want another Company?

Tell us what you can do for it.

American CentralINSURANCE COMPANY
of St. Louis

Established 1853

Assets, \$4,142,834 Surplus to Policyholders, \$2,032,736 Losses Paid, \$32,271,012

St. PaulF. & M. INSURANCE COMPANY
of St. Paul, Minn.

Established 1865

Assets, \$12,288,618 Surplus to Policyholders, \$4,895,060 Losses Paid, \$61,660,970

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

MercantileF. & M. UNDERWRITERS
of St. Louis**Minnesota**UNDERWRITERS
of St. Paul

Assets \$4,142,834

Assets \$12,288,618

Surplus to Policyholders 2,032,736

Surplus to Policyholders 4,895,060

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers*Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.*

1817 ——— OUR CENTENNIAL ——— 1917

FIRE ASSOCIATION

OF PHILADELPHIA

Cash Assets, - \$10,046,848.04 Surplus to Policyholders, - \$3,268,204.43

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$33,436,313.38 Surplus to Policyholders, - \$14,298.86

F. M. AVERY, Manager***Pacific Coast Department: 242 - 244 Sansome St., San Francisco***Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.**FIRE**

Ojai, near Santa Barbara, Cal., June 16.—Forest fires set fire to this town today. Foothill homes and hotels burned. The business section of Ojai (formerly Nordhoff) escaped, but practically all dwellings were destroyed. In the valley some 50 sugar mills burned.

Maj Burns, many years manager of the Rocky Mountain Fire Underwriters Association at Denver, died recently, at an advanced age.

Portland.—The firm name is now Rosenblatt & Solomon, Inc., a consolidation of two old firms. Offices are where G. Rosenblatt & Co. have been for years, in the Selling building. Mortgage loans, real estate and insurance is transacted.

Sandpoint, Idaho, June 4. — The two-story frame structure on the George Riley ranch, a short distance south of the long wagon bridge, was burned to the ground last night.

FIRE PROTECTION NOTES

Chehalis, Wash., has an ordinance compelling lot owners to cut weeds.

Deer Lodge, Mont., has added to its fire department a new Brockway truck and hose cart. The truck has two chemical tanks with a capacity of 40 gallons each.

CALIFORNIA

Oak Park. — The new rebuilt fire truck is in commission, lacking only men.

San Rafael still lacks hydrants and apparatus for the hill-top dwelling districts.

Walnut Grove's fire last year has stirred the people to talk about a pumping plant, and 1,000 feet of hose.

Richmond.—This city is occupying the new fire house near Pullman and will build another in the north part. Two more auto hook and ladder trucks and another auto pumping engine will be bought at once. Further insurance rate reductions are expected.

Modesto's fire protection has been inspected, following the recent improvement. Assist. Engineer Rowley criticised the 8th street water plant, and suggested that somebody remain on duty while all the other firemen trooped off to lunch.

ON WATER FRONT

Los Angeles.—Two extra steam engines have been or will be transferred to San Pedro harbor, where in emergencies they will be placed on lighters and towed to water front fires.

MODESTO, CAL.

The Board's fire protection report indicates that Modesto's fire - alarm

system is not properly tested. The engineer found the electrical connection for handling the city fire pump was out of order, and the water pressure could not be raised above that for domestic service. The fire alarm system is not properly tested. Dist. Sec. Du Val's warning letter has doubtless ere this stirred up the city authorities to remedy these defects, and operate the city pump at least once a day, and turn over the auxiliary gas engine twice a week, as recommended.

The installation in Martinez of an electric fire alarm system, equipment of the fire department with a motor fire truck and the providing of a driver on call 24 hours a day has of course resulted in a request for a reduction in the fire insurance rates. The fire chief is to receive a salary. He is also fire prevention inspector. Property-owners have been notified to burn the dry grass on their vacant lots.

Auburn's fire protection has been investigated by R. L. Rowley of the Board.

McKittrick. — Extra precautions against losses by fire in oil fields and grain growing districts are being taken, oil companies removing dry grass and other combustible material from the vicinity of rigs, tanks, stations and different buildings, and ranchers plowing fireguards around fields of grain and about dwelling houses and barns.

Martinez having now "a splendid fire engine and also a fire inspector," has petitioned the Board of Fire Underwriters for a reduction in rates.

Great corns from little acres grow.

Home Life Insurance Co.

(Now Purely Mutual)

256 BROADWAY, NEW YORK

GEORGE E. IDE, President

THE fifty-seventh annual report shows insurance in force of \$133,493,000, an increase during the year of \$7,832,827. The Company paid the policyholders in 1916 \$3,536,233, of which \$628,406 was in dividends or premium refund. Its insurance reserve fund was increased by \$1,300,000, and the Assets are now
\$32,821,462.

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital	\$1,000,000.00
Surplus to Policyholders . .	1,756,262.00
Assets	4,439,430.00

DIXWELL DAVENPORT, Manager

METROPOLITAN DEPARTMENT

San Francisco National Bank Bldg., 454 California Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
509 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.

WM. P. CASSELL, Oregon, British Columbia and
Western Washington, 923 Leary Bldg., Seattle

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ESTABLISHED 1894

FIRE

Riverside, Cal., June 17. — West Riverside bridge destroyed by fire of unknown origin. Firemen laid half a mile of hose.

Pasadena, Cal., June 17.—Two fires in the Park hotel, 131 North Raymond ave. Manager thinks fire was started by sun's rays focused on combustible stuff, thru window glass.

Whitney Palache and James Wyper have been elected also vice presidents of the Hartford Accident & Indemnity Co.

Losses by the forest fires in southern California this week, in buildings and crops, estimated at \$500,000. The heat in the vicinity was 130 degrees high.

Corona, Cal., June 16.—F. F. Hull livery stable, and Joseph Clapp barn, and contents, destroyed today. Loss \$7,000, insurance \$2,000.

Where several companies are under a joint management, all if any must be members of the National Board.

The Royal Exchange has taken over the Car & General of London.

Boys' Bonfire

Harrisburg, Pa., May 24. — Twenty persons homeless, \$30,000 loss, eight dwellings and a flour mill destroyed are the result of a bonfire kindled in Highspire this afternoon by boys. A big steel plant was endangered.

LIFE

"Long since" it really died, here are suits poking along in the courts. Soandso v. Hartford Life, which in 1883 was writing assessment and legal reserve policies.



INSURANCE CO.

HOME OFFICE
NORTHERN LIFE BLDG
SEATTLE
U. S. A.

A WESTERN COMPANY
With "Western" Prestige

INSURANCE IN FORCE
\$13,000,000.00

ASSETS
\$1,250,000.00

Combination "3 in 1" Policy Contracts, for Life, Accident and Health Insurance written in any Form—Life, Endowment or Term—having liberal Cash, Loan, Automatically Extended Insurance, and Permanent Disability features.

**GOOD AGENCY CONTRACTS to
RELIABLE "LIVE" INSURANCE MEN.**



Insurance in Force, \$415,000,000.00

BANKERS LIFE COMPANY, DES MOINES, IOWA.



INDUSTRIAL CONCERNS throughout the land are proving the patriotism of business by insuring entire staffs or employees. The Prudential will lend a hand—make it easy for firms to insure their workers.

Family Insurance has placed America First in Life Insurance, and Group Insurance will help to keep it there.

The Prudential has a fine Group plan. Group Insurance is endorsed by every concern that has tried it. Send for brief, forceful, descriptive circular.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

Incorporated Under the Laws of the State of New Jersey

FORREST F. DRYDEN, President

HOME OFFICE, NEWARK, N. J.

Why did the autocratic Kaiser's government force the United States into this war? This question is still heard. There are two possible answers. Because he still hopes for victory over the united democracies, and knows that only the United States can

pay the huge indemnity necessary to save Germany from bankruptcy. Or, because the German autocrats expect to save the Hohenzollern dynasty and secure better terms of peace when it is sought from allies which include the 105,000,000 Americans.

THE LARGEST INDEPENDENT FIRE INSURANCE OFFICE ON THE PACIFIC COAST

AUTOMOBILE FIRE SPRINKLER LEAKAGE INSURANCE

PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY

Organized 1824

THE NORTH RIVER INSURANCE COMPANY

Organized 1822

NEW JERSEY FIRE INSURANCE COMPANY

Organized 1910

WM. W. ALVERSON, Manager

THE NEW BRUNSWICK FIRE INSURANCE COMPANY

Organized 1826

MERCHANTS FIRE ASSURANCE CORPORATION

Organized 1910

H. T. UNGEWITTER, Asst. Mgr.

374 PINE STREET, SAN FRANCISCO, CAL.

AUTOMOBILE DEPARTMENT **L. V. BENTLEY, SUPERINTENDENT**

Special Agents—Portland: A. M. Lovelace, W. E. Helfrich; San Francisco: R. L. Ellis, T. B. Clarke;
Los Angeles: T. J. Keleher; Salt Lake City: W. T. Booth

TERRITORY:—Alaska -- Arizona -- British Columbia -- Washington -- Oregon -- California -- Nevada
Utah -- Idaho -- Montana -- Hawaiian Islands.

Insurance Placed Anywhere in the United States and Dominion of Canada

VULCAN FIRE

Insurance Company

OF OAKLAND, CAL.

Capital,	\$500,000 00
Net Surplus,	428,526 90
Surplus to Policyholders, . .	928,526 90
Cash, Bonds and Secured Loans, 1,048,906 67	
Other Assets,	57,727 19
Total Assets,	1,106,633 86
J. F. CARLSTON, PRESIDENT	

Underwriting Department

249 Pine St., : San Francisco
ARNOLD HODGKINSON, SECRETARY
H. B. KEITH, MANAGER

Board's Offer Accepted

Sacramento, May 22.—The State Council of Defense accepted today an offer of the Board of Fire Underwriters to furnish inspectors in every community to work with peace officers in preventing destruction of growing crops or of warehouses where food is stored.

L'Argus of May 20 arrived at our office on June 14.

GENERAL

A Texas special agent was killed by a farmer whom he had hired to take him and his attorney to adjust a fire loss. Self defence will be pleaded.

Another Case of Looting

Philadelphia, May 11.—Jesse Williamson, former secretary of the Pennsylvania Company for Insurances on Lives and Granting Annuities, has been arrested, it was announced today, charged with misappropriating the company's funds. The amount involved was said to be between \$650,000 and \$755,000. Williamson is alleged to have abstracted securities through a period of seven years, bonds being taken from estates of women, one of whom missed \$250,000. This company has written no life insurance for many years.

California May Bank Clearings

	1917	1916
San Francisco	\$390,874,088	\$278,778,838
Los Angeles	134,470,000	106,753,555
Oakland	22,654,085	18,302,008
Sacramento	11,025,731	9,279,654
San Diego	10,617,593	11,261,539
Fresno	6,863,938	4,400,063
Stockton	6,542,194	4,962,431
San Jose	3,192,319	2,838,073
Pasadena	5,145,005	4,205,570
Bakersfield	3,019,635	2,440,171
Santa Rosa	1,274,846	1,007,071
Long Beach	2,949,236	2,703,674

Porterville, Cal.—A Mexican ranch to start a fire which burned over 4,000 hand, a cigarette and a match united acres of feed. The Mex. fled.

The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

ANNUAL STATEMENT, DECEMBER 31, 1916

Assets	\$13,788,795 23
Liabilities	9,708,052 97
Capital	1,000,000 00
Surplus over all liabilities	3,080,742 26
Losses Paid to December 31, 1916	56,090,684 58

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange, San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th St., Tacoma; Coleman Bldg., Seattle; Board of Trade Bldg., Portland.

THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS---C. W. Rohrer, LOS ANGELES; Rod E. Smith, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

PACIFIC BRANCH—Southeast corner Sansome and Pine Sts., SAN FRANCISCO

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COAST REVIEW'S PACIFIC FIRE CHART for 1917. Price 25 cents

Wm. Sexton's Incomparable "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid; \$2.00 morocco. Flexible binding and size for the pocket

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts., 3 copies 25 cts.

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1, cloth bound

The Pacific Year Book is no longer published

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH **\$8,926,952.00**
 (which are but a small part of total fire assets of the Company)

E. G. RICHARDS, Manager**W. S. BERDAN, Deputy Asst. Manager**

GEORGE M. WARD, Resident Sec'y Local Dept.
 234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:

E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 504 Empire State Bldg., Spokane, Wash.,
 E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith,
 24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Millinan, San Francisco.

AGENTS WANTED

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye They will pay you a handsome commission, too.

Scottish Union and National

**Insurance Company
 Of Great Britain.**

Organized 1824.

**FIRE - LIGHTNING - TORNADO
 AUTOMOBILE - SPRINKLER LEAKAGE**

North American Branch:**Hartford, Conn.**

**JAMES H. BREWSTER
 MANAGER.**

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**FRED W. GASTON, Tacoma, Wash.,
 Oregon, Washington, British Columbia.**

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 706 Gas and Electric Bldg., Denver, Colo.,
 Colorado, Wyoming, New Mexico, Utah,**

**H. C. EDMUNDSON, Realty Building,
 Spokane, Wash.,
 Montana and Idaho**

**H. W. FORES, San Francisco, Cal.,
 General Agent, California, Nevada, Arizona.**

**SAN FRANCISCO OFFICE:
 201 Sansome Street**

*Twelfth Edition—***PACIFIC FIRE MANUAL***— Twelfth Edition*

WITH COLORED DIAGRAMS

WITH REVISED FIGURES

\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.00

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122 Halleck St., San Francisco

Business as Usual—Only More So

Louis W. Hill, chairman of the board of directors of the Great Northern railway, declares that in the slogan, "Business as usual—only more so," lies the welfare of the nation.

"Stinting, hoarding—the paralysis of business, means simply inviting catastrophe," he declared. "The mer-

chant or manufacturer who 'lies down' at this moment—the commercial crepe hanger and calamity howler—is quite as definitely nonpatriotic as the one who refuses to fight."

The United States government will require 2,000,000 feet of lumber within the next few months, for war purposes.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.
OF TORONTO (INCORPORATED 1851)

UNITED STATES ASSETS	\$3,329,177.74
LIABILITIES IN UNITED STATES	1,850,645.84
<i>Surplus</i>	<i>\$1,478,531.90</i>

PACIFIC COAST DEPARTMENT
340 CALIFORNIA STREET - - - SAN FRANCISCO
MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$35,000,000.00.

Svea Insurance Co.

of Gothenburg

Agricultural Insurance Co.

of Watertown, N. Y.

Globe & Rutgers Fire Ins. Co.

of New York, N. Y.

Hamilton Fire Insurance Co.

of New York, N. Y.

Globe Underwriters Agency

of New York, N. Y.

Sea Insurance Co., Ltd.

of Liverpool, Eng.

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It Is for All Local Agents

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Pacific Fire Manual

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PRICE \$1.00

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ADVERTISING RATES UPON APPLICATION

*Receipt of a Bill is Evidence of
Indebtedness*

MARINE

American Ships Sunk by German Submarines

London.—The American sailingship *Dirigo*, 3,005 tons, has been sunk by a German submarine. The ship was attacked without warning at 7 o'clock in the morning, May 31. The weather was fine, although hazy. The crew, with one exception, were rescued before 9 o'clock.

The Admiralty reports that the American sailing vessel *Barbara* was attacked by gunfire of a German submarine at 7 o'clock on the morning of May 24. All the members of the crew were landed at Gibraltar.

The American sailing ship *Frances M.* was attacked by gunfire on the morning of May 18. All the members of the crew are at Cadiz.

American oil-tanker steamer *Petrolite* was sunk by a German submarine. Two years ago an Austrian submarine shelled the ship.

Two more American tankers were sunk by submarines. The tankers fled instead of running for the pirates.

The freighter *Hilomar* was sunk, last month, by a submarine in the

Mediterranean sea, without warning.

Norwegian str. *Sinaloa* went ashore without leave June 15, off Cape Blanco, and is a wreck without hope.

CASUALTY

The Travelers is now writing liability and indemnity lines in California, Oregon and Washington, with Walter A. Quinlan as branch manager in charge of these lines, at San Francisco.

GENERAL

On April 19th was made the first through trip over the Borden Highway across the San Joaquin Delta, a link in the Meridian Highway, which will shorten the route of transcontinental tourist travel 300 miles. It is expected that the road will be open for travel July 1st. It brings Stockton 15 miles, or 20 percent, nearer the bay cities.

Washington, D. C., June 2. — Because it believes speed in war activities is imperative and that the principal obstruction to speed is the failure of the American people to realize that they are at war, the Chamber of Commerce of the United States has asked its members to express by wire their opinions on a plan for a nation-wide campaign of information to be conducted by the government.

The plan provides for the creation of a definite branch of the government whose job it will be to show the country, by means of advertising space in magazines and newspapers, posters, on billboards and the like, the magnitude of the task confronting it.

Minneapolis, June 17.—Bagley elevator burned, causing \$200,000 loss.

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$39,000,000.00

**TOTAL LOSSES PAID
SINCE ORGANIZATION:**

\$270,000,500.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON

Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed	\$1,250,000 00
Capital Paid Up	250,000 00
Cash Assets	3,555,720 34
Net Surplus	2,437,479 71

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents

Since January, 1882

E. L. BARRY, Manager

320 California Street, San Francisco

[Babcock Building]

PHŒNIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

E. C. F. KNOWLES,

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MUNRO ENGLISH,

Assistant General Agent

222 SANSOME STREET

Security Building

(Entrance on Halleck Street)

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building

33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

Accident Policies

Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employes. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.

CHAS. J. OKELL & CO.

General Agents, - - San Francisco, Cal.

Royal Insurance Building

MONTANA

The state fire marshal and the city authorities began a sweeping campaign of ten days to enforce the immediate pulling down of a large number of old frame structures within the business district of Butte. At the end of the first day they ordered the demolition of some thirty buildings. At the Minneapolis rooming house conditions were particularly bad. Twelve men were found sleeping in one small room. The building was declared to be a fire-trap and ordered torn down.

Dillon is having a new \$100,000 (Andrus) hotel.

Livingston is to have a new \$68,000 high school.

The payroll in Butte is now \$3,160,000 a month.

Montana. — Winter wheat largely winter-killed but spring wheat crop will be bigger than in 1916.

Butte, Mont. — New 4-story bank building at Golena and Arizona sts. collapsed, while in construction. This city is in the midst of a building boom, based on the probability of greatly increased costs in 1918, 1919 and 1920. A \$175,000 apartment house, modern to the minute, is going up at Granite and Jackson sts.

CALIFORNIA

San Bernardino, June 16. — Hottest weather ever recorded here, thermometer registering 114. Near here it was 117 degrees, and a man and a woman died from the great heat.

From a report of the Chief Apple Inspector of the State Horticultural Commission we find that the Watson-

ville district, which includes a territory within the radius of fifteen miles of the city of Watsonville, produced in 1916, 3,600 carloads of apples divided as follows: Newtown Pippins, 2,100 carloads; Bellefleurs, 900 carloads; mixed varieties, 600 carloads.

California building permits for May, 1917, show extraordinary gains over the same month in 1916, in San Francisco, Fresno, Stockton, San Jose, Oakland. San Francisco gained about 70 percent. Sacramento, Los Angeles, San Diego, Pasadena and Bakersfield declined notably.

Moore's Flat, Nevada county, which was once a mining city of 1,500 people, now has only one inhabited dwelling.

Fresno reports increased building.

May rainfall also deficient. Temperature below normal.

HAWAII

The soil of Hawaii is very fertile. Being of volcanic origin, the fertility varies according to the state of disintegration of the lava, and the amount of decomposed vegetable material. The soil is of a dark chocolate or reddish-brown color. The climate is ideal. The recorded daily average of temperature during July of a recent year was 76.4 degrees Fahrenheit, and for December of the same year 70.7 degrees.

GENERAL

In the wool-growing West the price of wool now runs as high as 57 cents a pound.

The government may temporarily put an end to the banquet bored, to increase the amount of food stored.

ESTABLISHED 1873

Office of Edward E. Potter

General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND
TRIED

GLENS FALLS INSURANCE COMPANY

Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,736,755 00 UNDIVIDED Profits . . . \$2,371,107 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . . \$5,198,253 00 UNDIVIDED Profits . . . \$ 836,745 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . . \$2,277,456 00 UNDIVIDED Profits . . . \$ 638,415 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$7,237,594 00 UNDIVIDED Profits . . . \$2,453,009 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,552,644 00 UNDIVIDED Profits . . \$892,343 00

GERMAN-AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$791,007 00 UNDIVIDED Profits . . . \$252,775 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

JUNE

In its 46th year

A Useful Publication

LIFE

General Agent Horner is a scorner of the National Association of Life Underwriters, which he says is perpetually in control of six or seven "individuals." It seems that a major operation is necessary. "We must mobilize." So we skim off the Insurance Press.

The Birdseye view of life insurance in Pittsburg is not a cheerful one. He may have won a prison. If he made \$19,000,000 profit on his great Dare deal, the United States new excess profits tax will take all but half in real money. And that wouldn't be funny. The stockholders of the Pittsburg Life & Trust Ins. Co. are being asked to put up \$1,000,000 in addition to the money not recoverable from the Birdseye bunko artists. If they come through this awry business with the money, can they save the company?

If the men who looted the Pittsburg Life & Trust had not been in a hurry to convey the Washington Life building they might have picked up a whole lot of bond and mortgage money before discovery. The Pennsylvania insurance commissioner, not far away, knew nothing of the sale of the capital stock. A record of the realty conveyance in New York city attracted the attention of the New York state insurance superintendent and aroused his suspicions. The result was an investigation, and a revelation of amazing rascality.

FIRE

Ashland, Or.—The second fire of the past two weeks, indicating an incendiary origin, occurred when the residence owned by E. E. Phipps, of this city, was damaged to the extent of several hundred dollars. Effective fire fighting avoided total destruction. The house was unoccupied and neighbors reported seeing a strange man about the premises a few nights prior to the fire. The blaze appeared to have started in the attic. It is believed there is some connection between this fire and the burning of the unoccupied house owned by Mrs. Man Strickfadden about two weeks before.

Santa Rosa, Cal., June 9. — The Southern Pacific roundhouse, a large brick building in the outskirts, was destroyed by fire last night, the origin of which is unknown. There were no locomotives in the roundhouse at the time of the fire.

The Old Sad Story

Colusa, Cal.—Mrs. Ferraenolo, aged 19, poured coal oil into the kitchen stove. The oil in the can exploded and the flaming oil ignited the young woman's garments. Her sick aunt leaped from her bed and threw a quilt around her. The quilt, doubtless a cotton one, also ignited. The victim of this too common accident ran to a hydrant and turned the water on herself. But the flames had been inhaled and the unfortunate burned woman died within an hour.

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1863

54th YEAR

1917

FIRE

AUTOMOBILE

MARINE

ORGANIZED IN 1863

FIREMAN'S FUND

INSURANCE COMPANY

HEAD OFFICE, COMPANY'S BUILDING, SAN FRANCISCO

Capital \$ 1,500,000.00

Assets 13,500,000.00

Surplus 3,700,000.00

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VOL. 91
NO. 7

JULY
1917

SEE PAGE
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MAGAZINE EDITION "A"

THE
Coast **INSURANCE**
PROTECTION **Review**

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IN ITS FORTY-SIXTH YEAR

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The Great Fire Insurance Company of the World
ASSETS IN UNITED STATES, - \$15,827,439.35



Established 1836

Entered U. S. 1841

The statement of the condition of the United States Branch on the 1st of January, 1917, in accordance with the laws of the State of New York, is as follows:

Assets	\$15,827,439.35
Liabilities	10,366,693.76

Surplus \$ 5,460,745.59

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
And INCREASE OF ASSETS in the same time of 101.013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$152,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

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FIRE



MARINE

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TOTAL ASSETS OVER \$43,806,000.00

LOSSES PAID TO DATE

\$191,994,000.00

PAID SAN FRANCISCO CONFLAGRATION

\$6,000,000.00



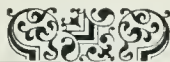
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MARINE

The British owners of the captured and then interned British str. Appam sued to recover as freight money the proceeds of the sale of the perishable cargo, on the ground of recapture, the ship being returned to the owners by order of the U. S. supreme court. The U. S. dist. court dismissed the suit. The ship and lading never got before a prize court. The German captor's title and possession was forfeited for an infraction of American law. The prize crew over stayed their time in Hampton Roads. After capture the Appam was no longer fulfilling her contract to carry freight for hire. No carrier can preserve any lien for any freight against any cargo, if even under *force majeure* he totally aban-

dons the carriage of the goods entrusted him; and this is what the Appam did. It was the only possible thing to do under the circumstances.

BUSINESS

The average prices of 20 high class bonds in New York markets range from 96.0 high and 89.5 low in 1914, 94.5 and 89.0 in 1915, 94.0 and 93.0 in 1916, and 97.0 and 88.7 in 1917. This year there has been a pretty steady decline.

There is no leather shortage in this country. More than five pounds of leather per capita was brought into this country in the past nine months. Shoe buyers are being gouged by manufacturers and dealers.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00

Net Surplus, 324,870 00

Total Assets, 1,286,477 00

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W. E. DEAN, Vice-President

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THE Standard Accident

Insurance Company

Of Detroit, Mich.

LEM W. BOWEN, President

J. S. HEATON, Secy.

Cash Capital, \$1,000,000

Gross Assets, - 5,421,992

Claims Paid, - 20,779,387

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WHEN you draw a check for less than one dollar, write across the face of it "NO DOLLARS."

IF A MISTAKE has been made in a check, DESTROY it and use another blank from the back of your check book.

NEVER DATE a check AHEAD for this may lead to the belief that you have not enough funds to meet your current accounts.

DRAW all your checks from your own BOOK and number them consecutively, using plenty of good, black ink, never lead pencil.

BE SURE that all your checks are properly made out, plainly written, CORRECTLY DATED, and with your signature as on record at the bank.

A CHECK must be presented within a REASONABLE TIME after its issue, or the drawer will be discharged from liability thereon to the extent of the loss caused by the delay.

IN ENDORSING a check, always write your name across the LEFT HAND END of the back. If your name has been incorrectly written, endorse it first just as it is on the face and then write your name correctly underneath.

BEGIN CLOSE to the left side and fill up all the space allowed for writing in the amount, DRAWING A LINE so that there is no room for alterations. See that the figures and the written amount correspond. If they do not, the written words govern.

IN CASE one of your checks has been LOST, first inquire at the bank whether or not it has been paid. If not, give the bank a written "STOP PAYMENT" request, and instructions to pay only the new one across the face of which you write the word "Duplicate."

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The COAST REVIEW will place you in correspondence with reliable people. Do you want to sell or buy stock or land? Let us hear from you. Do you want any insurance book or publication, let us hear from you. Do you want to know how the ———— settled San Francisco Conflagration losses, ask us. Do you want to know if the ———— is making or losing money, ask us. Do you want to know if the **new store** has a bad fire record, ask us.

GENERAL

San Francisco has been getting the benefits of lower insurance rates but the city premiums have made a small increase.

Inland water transportation, it is predicted, will be greatly extended from now on, because of the war and deficiency of railway equipment. Inland marine insurance business will increase. The government is asking the co-operation of bankers in waterway transportation.

Under the new California anti-rebate law would failure to collect the earned premium under a "binder" or other "memoranda" be the giving of a rebate?

The shock of the San Francisco conflagration increased the death rate. It is now asserted that the war has greatly increased the death rate in all the belligerent countries and dependent neutrals, by worry, sorrow, insufficient good food, and by the increasing cost of living.

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Pacific Coast Head Office

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SAN FRANCISCO

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Largest Capital and Largest Policyholders' Surplus

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THE COAST REVIEW

INSURANCE

JULY

In its 46th year

A Useful Publication

FIRES

Hoquiam, Wash., June 27. — Mill plant of the Panama Eastern Co. and adjoining dry kilns and lumber. Loss \$115,000; insurance \$60,000.

Stockton, Cal., June 27. — The Stockton Carriage Works burned this morning. The loss is \$35,000.

Walnut Creek, Cal., July 5. — Fire this morning caused a loss of several thousand dollars to the store of Acree & Silver. Low water pressure hindered the fire fighters.

White Salmon, Wash., June 30. — Fire of unknown origin destroyed seven business places here today, causing a loss estimated at \$12,000. The Hood River, Or., fire department was ferried across the Columbia river and helped the local volunteers to check and extinguish the flames.

Santa Rosa, Cal., July 3. — Fire of unknown origin late tonight damaged a winery, owned by Clemti Araisi, on the outskirts of this city, with an estimated damage of \$9,000.

Los Angeles, July 4. — Flat 1921 Bonsallo partly burned; loss \$3,500.

The celluloid window of an automobile in Los Angeles was fired by a firecracker; the top was burned up.

Fresno, June 28. — Home of A. Trucchi burned this morning.

The Insurance Federation idea is dimmed when obscured by the professional politician.

LIFE

Fraternal benefit societies' lapses per 1,000 average membership was 118 in 1912, 73 in 1914, 79 in 1915 and 83 in 1916. Deaths have risen from 9 in 1912 to 981 in 1916. Royal Arcanum death rate is steadily increasing. Likewise British Abraham, Catholic Benevolent Legion, Free Sons of Israel, Heptasophs, Home Benefit Association, Iroquois, Western Star Order.

The Columbian National Life could not make a go of it in Oregon.

GENERAL

What is the matter with the Quakers?

Pennsylvania companies have been in the lime light this year. The Pension Mutual Life, with an impairment of \$1,800,000; the Pittsburg Life & Trust, looted of \$1,900,000; the Pennsylvania company "for the insurance of lives and annuities," doing no new business, looted of \$600,000. The stockholders of the Girard were tempted and sold their company; and the stockholders of the Pennsylvania Fire grew weary of the game and sold their company.

However, the other Pennsylvania companies, fire and life, seem solid as the hills, as to present ownership and continued growth.

Munitions and other goods for the war department of the Russian government are still in Valadivostock, where they were delivered two years ago.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$8,146,446.99

Surplus as to
Policyholders
\$13,146,446.99



Cash Assets Now
\$26,693,568.89

Losses Paid
in
98 Years

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HARTFORD FIRE

Insurance Company

Chartered 1810



FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE

Assets, January 1, 1917, **\$29,878,349 00**

Surplus to Policyholders, **10,682,226 00**

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JULY, 1917

The Coast Review

INSURANCE

Subscription, \$3 a Year

In the 46th Year

Foreign, \$3.50

Volume 91

San Francisco, California, U. S. A.

Number seven

Entered at San Francisco Postoffice as second-class mail matter

THE MONTH

The great draft for the United States Army, of more than a million young men, brought no trouble whatever, nor any comfort to the friends of feudalism.

The troubles of the looted Pittsburg Life & Trust Ins. Co. are over, the company being reinsured by the Metropolitan Life Insurance Company.

German insurance companies in this country have been prohibited from writing marine and war risks insurance.

The notorious I. W. W. (syndicalists or sabotagists) have been too active and treasonable. Impatient communities deported them by the carloads. Many of the agitators have been jailed. In addition to the usual charges of incendiarism, the leaders are accused of being in the paid service of Kaiser Wilhelm.

The Amicable Life, a Texas company, was charged with concealing its real condition.

Our Legal Digest contains Washington, Oregon and California decisions.

A San Francisco man was charged with conspiring to defraud a life insurance company.

A tremendous explosion in Mare Island navy yard may have caused a bad fire several miles away by shaking a building and breaking electric wires.

Considerable and satisfactory progress has been made by the committee in charge of the preparatory work designed to meet excessive competition of rates. It is believed that some of the outside companies will enter the Board of Fire Underwriters.

Coast firemen are joining labor unions and preparing to strike and leave their fellow citizens unprotected.

INSURANCE IN THE HIGHEST COURTS

RECENT RULINGS

FIRE INSURERS IN COURT

WASHINGTON

Workman v. Royal Exchange Assurance, 165 Pacific Reporter 488, July 9, 1917

Misrepresentations

Under Laws 1915, p. 703, § 1, providing that insured's misrepresentations shall not defeat a policy unless made with intent to deceive, insured's statement that his property had been insured in another company, but he did not know whether such policy was still in effect, does not invalidate a policy prohibiting other insurance, although such other policy was actually in force.

Waiver

Insurance Code (Laws 1911, p. 244) § 106, providing for use of the New York standard fire policy, except that insurer may indorse additional provisions upon the policy, does not prevent insurer from waiving a policy provision prohibiting insurance in other companies.

Knowledge of Agents

Knowledge of agent, authorized to execute and deliver a policy, that the property had been previously insured in another company, will be imputed to the insurer.

Waiver—Other Insurance

Where a fire insurance company was notified through its agent that property had been previously insured in another company, but thereafter issued a policy and accepted prem-

iums, it waived a policy provision prohibiting other insurance. 165 P. 488.

OREGON

Waller v. City of New York Ins. Co., 164 Pac. Rep. 959, June 11, 1917

Absolute Ownership

A party in possession under a partly performed contract for the purchase of realty is the sole and unconditional owner in fee simple within the Oregon standard fire insurance policy.

Instructions

Where the court should have instructed that plaintiff insured was the owner of property burned, defendant insurance company cannot complain because the question was left to the jury.

Reply—Departure

A plaintiff cannot allege that he has fully complied with a contract, and later shift his ground by replying that the omissions charged in defendant's answer were waived.

Appeal and Error

Although defendant company's allegations regarding plaintiff's misrepresentations were insufficient, yet instructing that such defense might be waived, constitutes reversible error where waiver was not an issue.

Fraudulent Representations

A fraudulent misrepresentation avoiding policy must have been knowingly false, have misled the insurer, and increased the risk.

Defendant company's allegations

that plaintiff secured insurance on a house which defendant had previously refused to insure by misstating its name and location, held insufficient where facts showing the materiality of such representations or the resulting damage to defendant were not stated. 164 P. 959.

Ownership

Insured believing herself to have legal title, when in fact, through fraud of her husband, she had only the equitable title, held to have such ownership as to support recovery on policy conditioned to be void should her interest be other than that of sole and unconditional ownership.—*Brown v. Connecticut Fire Ins. Co.*, 195 S. W. 62.

Brokers and Credit

A letter from general agents stating, in response to inquiry from brokers, the terms on which they would write certain insurance, held not to give such brokers power to write the insurance stated and extend credit for the payment of the premium.—*St. Paul Fire & Marine Ins. Co. v. McMillan*, 194 S. W. 1157.

Knowledge of Local

Local agent's knowledge that insured had no fireproof safe and was keeping his books, etc., in the building where he slept, relying on agent's representation that was a sufficient compliance with iron safe clause, was the knowledge of insurer.—*North River Ins. Co. v. O'Conner*, 164 P. 982.

Knowledge of Agent

In a suit to reform policy erroneously stating the name of the owner of the property, defendant company was estopped to deny the validity of the policy when its agent, with knowledge of the true ownership, issued the policy in the name of the estate of a former owner and collected the premium therefore.

Who Is Agent?

One who turns over an application for insurance from a third party to an agent of an insurance company and collects the premium thereon is an agent of the company within *Vernon's Sayles' Ann. Civ. St.* 1914, § 4961.—*Camden Fire Ins. Ass'n v. Wandell*, 195 S. W. 289.

Appraisers Award Not Void

Award of appraisers under fire policies was not void for their failure to strictly comply with provision of agreement of submission that they should determine actual cash value of articles and place damages on each separately.

Where One Appraiser Withdraws

Where agreement for submission under policies provided for appointment of two appraisers to appoint an umpire, and that award signed by any two should be binding, one appraiser by withdrawing, could not prevent the other two from completing the award.

Can Show a Greater Loss

Amount claimed in proof of loss will not preclude insured from showing a greater loss, where insurer has not been misled or induced to change its position by statements in the preliminary proof.—*Boutross v. Palatine Ins. Co.*, 164 P. 1069.

Adjuster Settled It

Where amount of loss was determined by adjuster selected by insurance companies, held, that company could not defend on ground that proofs of loss overstated loss and contained false statements.—*Booth & Boyd Lumber Co. v. Caledonian Ins. Co.*, 162 N. W. 955.

Assignment—Transfer Before Loss

Fire policy providing that it should be void if assigned before a loss, unless by consent indorsed thereon, was avoided by a transfer before loss without such written consent, even though under oral direction of agent.—*Morgan v. American Cent. Ins. Co.*, 92 S. E. 84.

Forfeiture

Where insurer intends to insist on a forfeiture clause of its policy, it should so inform the insured as soon as practicable after it ascertains the facts upon which it bases its claim for forfeiture.

Provision of policy requiring insured to keep a complete set of books, presenting complete record of his business, is satisfied, if insured can produce them when demanded.—*Palatine Ins. Co. v. Whitfield*, 74 So. 869.

Declaration in policy that a violation of its provisions will avoid it does not make it so, but the policy is voidable only.—*Id.*

Mortgagee—Sale for Taxes

Pledging by mortgagee of secured notes does not bar recovery by him on fire policy on mortgaged property having a mortgage clause in his favor;

the stipulation in policy against change in interest, title, or possession of the subject of insurance not applying.—*Mechanics & Traders Ins. Co. v. Boyce*, 74 So. 821.

Sale of insured property for taxes is not a breach of covenants of policy; the two years of redemption not having expired, and the purchaser having no right of possession and owning no title till such expiration.—*Id.*

Waiver of Proof Defects

A tender of a substantial sum in full settlement of insured's claims operated as a waiver of all claimed defects in the proof of loss, notwithstanding policy provision that no one could waive such proofs.—*Ring v. Phoenix Assur. Co.*, 164 P. 303.

Local Not a General Agent

Local soliciting agent without authority to issue fire policies, but who merely procures applications, collects premiums and delivers policies, is not the insurer's "general agent."—*Pettijohn v. St. Paul Fire & Marine Ins. Co.*, 164 P. 1096.

Assignment

The purchaser of insured property is not entitled to indemnity provided by the policy unless it has been assigned to him with insurer's consent.—*Springfield Fire & Marine Ins. Co. v. Boon*, 194 S. W. 1006.

Trust Deed

Where insured property was under trust deed, purchaser agreeing to deed property back to trustee, insured ceased to have any interest therein, and the policy became void.—*Id.*

Proofs Within 60 Days

Provision of policy requiring proof of loss within 60 days, being for the benefit of the insurer, may be waived by it.

Mere silence of insurer, even with knowledge of loss, and failure to require insured to file proofs of loss within required time will not constitute waiver thereof.

Investigation Not a Waiver

Evidence showing that insurer investigated fire loss within time required for making proof of loss, but refused to accept proof of loss after expiration of time, held insufficient to show waiver of time requirement.—*Etna Ins. Co. v. Jones*, 115 N. E. 697.

Exhibiting Insured Property After Loss

Under provision of fire policy on furniture that insured, "as often as required," exhibit to insurer what remains of the property, inspection should be allowed, though property was only injured by water and dirt, and has been dried and cleaned.—*Maughiman v. National Ben Franklin Fire Ins. Co.*, 194 S. W. 893.

Lessee and Leasehold

Policy insuring a lessee against loss to his leasehold by fire is to be construed by the same rules applicable to ordinary fire insurance policies.

The contract relations between lessor and lessee, and the settlement of their differences arising from a fire were matters with which insurer had no concern.

Right to Terminate Lease

In action on fire insurance policy

covering leasehold interest under lease providing that if any part of premises or building should be destroyed or damaged by fire, lease should terminate at lessor's election, held on evidence that lessor was within his legal right in terminating lease, and loss therefrom was one for which insurer was liable.—*Kahn v. American Ins. Co.*, 162 N. W. 685.

Mortgagee's Lien

As a general rule, if mortgagor is charged with duty of insuring for benefit of mortgagee, mortgagee will have equitable lien upon money due on policy taken out by mortgagor to extent of mortgagee's interest in property destroyed.—195 S. W. 656.

Mortgage Clause—**Mortgagee and Premiums**

A policy's mortgage clause making policy payable to mortgagee, as its interest may appear, provided that, if mortgagor fails to pay premiums, the mortgagee shall pay them, is not an absolute agreement on mortgagee's part to pay the premiums, but merely makes such payment a condition to its recovery on policy.—*Home Ins. Co. v. Union Trust Co.*, 100 A. 1010, *Atlantic Reporter*, July 11, 1917.

This was a suit to recover unearned premium after cancellation.

Contracts at Common Law

In action on fire policies issued in North Carolina, and stated by counsel to be in standard form prescribed by laws of New York, where no evidence of law of either state has been introduced, policies must be treated, for

purposes of decision, as contracts of insurance at common law.

Inventory—Standing Timber

Clause of policy on cut telegraph poles, requiring assured to take complete itemized inventory once a year, was inapplicable to standing timber which had not been converted.

Forest Fire—Reasonable Delay

Delay of 12 days from beginning of forest fire, which destroyed cut telegraph poles insured against fire, before notices of loss could be properly prepared and given to insurers, held not unreasonable.—*Eaton v. Globe & Rutgers Fire Ins. Co.*, 116 N. E. 536, July 10, 1917.

Additional Insurance Clause

Provision in application and policy prohibiting insured from taking out additional insurance in another company on property described, or its contents, prohibits additional insurance on property covered by policy, but is inapplicable where only a barn was covered by policy, and its contents were later insured in another company.—*Hurst Home Ins. Co. v. Deatley*, 194 S. W. 910.

Description of Location

A fire policy covered liquors, etc., described as contained in a two-story brick building with composition roof. Insured occupied one room in such building as a saloon and the adjoining room as a restaurant. In the rear of these two rooms was a wooden building, physically attached to the brick wall of the main building, and with a door leading therefrom into the restaurant. It was known as insurer's

"liquor room" and was used wholly in connection with the main building. Prior to the issuance of the policy liquor had been stored there to some extent, and after its issuance it was used for that purpose to a larger extent. Held, that such so-called liquor room was a part of the building described in the policy, and liquors stored therein were covered by the policy.—*Violette v. Queen Ins. Co.*, 165 Pac. Rep. 65.

Warranty Against Incumbrances

Under provision against incumbrances made without insurer's indorsed consent, incumbrances when policy issues or during life of policy without such indorsement unless waived, constitutes breach of warranty against such incumbrances.

Not Notice of

Subsequent Incumbrance

That prior fire policies issued by same insurer's agent had attached thereto, insurer's agreement to existing incumbrance which agent knew had been paid off was not notice of subsequent incumbrance so as to estop insurer from relying on breach of warranty against incumbrances.—*Riley v. Aetna Ins. Co.*, 92 S. E. 417.

Other Insurance

Fact that after the fire the adjuster conferred with insurer's local agent as to value of building and the amount necessary to restore it, did not waive condition that other insurance without insurer's consent should avoid the policy.—*Pettijohn v. St. Paul Fire & Marine Ins. Co.*, 164 P. 1096.

MISCELLANEOUS INSURERS IN COURT

CALIFORNIA

Drown v. New Amsterdam Casualty Co. et al. 165 P. Rep. 5, June 25

Beneficiary Killing Insured

Public policy prevents a beneficiary who unlawfully kills the insured from recovering on the insurance policy.

Criminal Law

Under the direct provisions of Pen. Code, § 1096, defendant in a criminal trial is presumably innocent until his guilt is proved beyond a reasonable doubt.

Sufficiency of Complaint

In an action on an insurance policy, allegations that the beneficiary discharged a loaded pistol at insured and killed him, and therefore could not recover on the policy, do not preclude recovery, since the killing may not have been premeditated or unlawful, and the last allegation is merely the pleader's conclusion.—165 P. 5.

Judgment below, sustaining a demurrer, reversed. *Shaw, Sloss, Lawlor, J. J.*

Where Fall Causes Appendicitis

Death resulting from appendicitis, caused by an accidental fall, is within a policy insuring against death resulting directly and independently from bodily injuries effected through accidental means.—*Etna Life Ins. Co. v. Wicker*, 240 F. 398.

Where Recovery Could Not Be Diminished

In action on accident policy, held that, where loss of entire sight of eye occurred, recovery could not be dimin-

ished in accordance with some pro rata share of insured's actual weekly earnings proportionate to weekly indemnity provided.—*Stillman v. Aetna Life Ins. Co.*, 240 F. 462.

Damages to "Borrowed" Automobile

Under a policy insuring automobile against loss or damage by theft, etc., owner could not recover for damages to automobile taken by another without owner's consent, but without intent to steal.—*Phoenix Assur. Co. v. Eppstein*, 75 So. 537.

Automobile Theft and Restoration

On a policy of theft insurance on an automobile, where insurer recovered the stolen car, insured would be indemnified by its restoration to place where stolen and payment of damages by reason of the theft.—*Kansas City Regal Auto Co. v. Old Colony Ins. Co.*, 195 S. W. 579.

The insured was not indemnified by offer to restore at place outside the state and the payment of damages from the theft.—*Id.*

Automobile Loss

A policy to owners of an auto insuring against casualty loss from its operation held to cover any loss to them from its use by a firm composed of them and another.—*Hartigan v. Casualty Co. of America*, 161 N. Y. S. 145.

Insurer against casualty loss is liable not merely where judgment is rendered against insured, but where action against him is settled on recommendation of insurer's attorney; it having assumed the defense.—*Id.*

Cancellation by Mail

In action on policy of burglary insurance, where insurer imposed on itself a duty by sending notice of cancellation by mail, it was incumbent upon it to show that it had complied with policy in addressing notice in language which itself had selected and adopted.—*Hughes v. Royal Indemnity Co.*, 165 N. Y. S. 530.

Schedule Bond

A schedule bond insuring the fidelity of the managers of retail grocery stores operated by insured corporation in four different states was a fidelity bond, and to be construed as an insurance contract.—*Co-operative Stores Co. v. United States Fidelity Guaranty Co.*, 195 S. W. 177.

It Was Material Misrepresentation

Contractor's statement in application for insurance of risks under Workmen's Compensation Act that he did not operate a "steam railroad, switch, or side track," followed by the policy, was a material misrepresentation, where, unknown to insurer he used a "dinkey" steam locomotive on temporary tracks.—*McCullough v. Georgia Casualty Co.*, 162 N. W. 894.

Liability Loss Payable in Money

In action by insured in policy of workmen's compensation insurance to recover amount of award paid, where land conveyed as part of award was of value equal to amount for which it was taken, held, that there was a substantial compliance, with requirement that loss be paid in money, and insured can recover full amount of award.—*Komula v. General Accident*

Fire & Life Assur. Corp., 162 N. W. 919.

Chloroform Burglary Not Covered

A policy of burglary insurance, conditioned against liability except for loss by an "outside job," with visible marks of force in entrance or exit, does not cover a burglary where the culprits drugged the night watchman, entered through doors by keys, and left through an elevator, the door to which they opened in the usual way.—*United Sparging Co. v. Preferred Acc. Ins. Co.*, 161 N. Y. S. 309.

LIFE INSURERS IN COURT**Not a Rebate**

In action on policy, the company could not defend on the ground that an agent's acceptance of a note for the premium was a "rebate" to insured within law prohibiting rebates, and that such unlawful action rendered the policy contract void.—*Biggs v. Reliance Life Ins. Co.*, 195 S. W. 174.

Life Insured Indebtedness to Insurer

Held, that insured's indebtedness to insurer for loan incurred to pay premium on change of policy, and for premium notes, was properly deducted on his death from cash surrender value of policy, and balance applied as net single premiums to purchase of paid up insurance.—*Cotnam v. Massachusetts Mut. Life Ins. Co. of Springfield, Mass.*, 162 N. W. 786.

A Chicago paper says Don't call 'em Copperheads; call 'em Sub-traitors—men who apologize for treason and submarine murder.

SOME LEGAL POINTS

One unable to read is not bound by his signature to agent's false representations in the application.

Master and Servant.—Where an employee chooses a dangerous method of work instead of a safe way provided and is injured, he is guilty of contributory negligence as a matter of law.

Where Industrial Accident Commission made award to injured servant on fairly substantial conflict in circumstantial evidence, appellate court cannot interfere with award.—164 P. 407.

Bank and Depositor.—A bank, which honors or passes a check of a depositor in the mistaken belief that his credit is larger than it in fact is, or in the hope or mistaken belief that checks which it has credited to his account will be paid, is estopped, as against the owner of the check, from revoking or avoiding such payment.—Security Nat. Bank of Sioux City, Iowa, v. Old Nat. Bank of Battle Creek, Mich., 241 F. 1.

Marine.—Insured held bound by representations as made to insurer by the broker who solicited the insurance, since such broker was in that respect the agent of insured, notwithstanding insurance law.—Salzano v. Marine Ins. Co., 159 N. Y. S. 277.

Accident.—An insurance policy's limitation of liability as to "disability, due to either accident or illness, resulting wholly or in part directly or indirectly, from * * * paralysis," applies where a disability results from paralysis, but not where an accident results in paralysis.—158 N. W. 401.

Missouri Valued Policy.—Finding of arbitrators that value of library insured against fire was only \$600, when it was agreed in policy that \$1,000 was only three-fourths of its sound value, was inconsistent with finding that there had been no material depreciation up to time of fire, and so void and without force.—Joyce v. St. Paul Fire & Marine Ins. Co., 194 S. W. 745.

City License Fee.—Ordinance requiring life insurance companies to pay license fee on annual amount of premiums on all risks located within city, and elsewhere, contracted for in city, does not apply to premiums on policies contracted for, written, and delivered outside the city.—City of Shreveport v. New York Life Ins. Co., 75 So. 80.

Broker's Knowledge.—A soliciting insurance broker's knowledge or notice of truth or falsity of assured's representations, received in the course of soliciting assured, preparing assured's application, or negotiating for the policy, held not imputable to insurer.—159 N. Y. S. 277.

Books and Inventory.—It is not a violation of the iron-safe clause for insured not to keep his books and last inventory in a fireproof safe, if he can produce them when demanded.—Palatine Ins. Co. v. Whitfield, 74 So. 869.

Action of Agent.—In absence of statute, provisions in insurance policy that insurer shall not be bound by any action of its agents in issuing same, unless stipulations be indorsed and signed by other officers, are valid.—Stillman v. Aetna Life Ins. Co., 240 F. 462.

Misrepresentation.—A misrepresentation by an applicant for accident insurance that no similar insurance had been cancelled, or renewal refused, held, as a matter of law, material and intentional, and to prevent recovery on the policy.—239 F. 477.

Fire.—Property covered by bill of sale given as security is not "assigned" within forfeiture provision in fire policy.—158 N. W. 435.

A fraudulent misrepresentation avoiding a fire insurance policy must have been knowingly false, have misled the insurer, and increased the risk.—Waller v. City of New York Ins. Co., 164 P. 959. (Or.)

An agreement, between a landlord and his tenant and one furnishing machinery to the tenant, that the machinery shall not become a fixture, is valid.—224 F. 308.

LOOKING BACKWARD

In 1892

Insurance Superintendent Pierce of New York said:

"Of the 66 domestic (New York) joint stock fire insurance companies reporting in 1882, 30 have since discontinued business. In addition to this number must be added 5 companies incorporating and subsequently retiring within the period stated."

In other words, in ten years thirty-five New York companies were obliged to retire from business—because rates were too low.

And what about now, when rates are lower? What New York companies are preparing to reinsure or have already slyly sold out to stronger American or foreign companies?

In the New York assembly, on February 20, the following resolution was presented:

"Whereas, the fire insurance rates so fixed and established (by the companies) are unjust, exorbitant and oppressive to the people and operate to foster and promote monopoly and to yield revenue and profits in such quantities as to render the existence of SUCH CORPORATE MONSTERS dangerous to the commonwealth."

Talk about your Wild and Woolly West. It did not compare with the Effervescent and Ebullient East, where fire companies were bursting at the rate of twenty a year.

Six New York companies gave up the troubled ghost in 1892, to wit: the Armstrong, Fire Association, La Fayette, Standard, Alliance, and National.

The Continental then had \$6,380,180 assets; the German-American had \$6,202,395; the Home had \$9,328,754; the Aetna had \$10,867,616; the Hartford had \$7,100,825.

The Imperial, Lancashire, Lion, Manchester, Transatlantic, and Guardian, British offices, were operating in New York. All but one have retired from business. Two others were later bought and became the appendages of other British companies.

LIFE

The 31 American life insurance companies had only \$903,734,537 assets. Now they have \$1,000,000,000.

Then their surplus was over 13 percent of the gross assets. Now they have less than 3 percent.

In 1893

The Globe of New York and the New York Bowery Fire extended for thirty years their respective charters. Neither company is now existence.

The Exchange Fire and the Manufacturers & Builders Fire, both of New York, reinsured and went out of existence. The M. & B. was impaired.

Companies which discontinued business in New York and soon wound up, complete or partial failures: State Investment of San Francisco, Syndicate of Minneapolis, Peoples of Manchester, City of London Fire, Denver of Colorado, all doing business on this Coast. Also retired—Burlington of Iowa and Franklin of Louisville. The Columbian Insurance Co. of America, of Louisville, got "on the map" for a little while, and had fine offices on California street, San Francisco.

The Liberty of New York and the New York Bowery, both represented in San Francisco, reduced capital, the former from \$800,000 to \$600,000.

It is a bad thing for an insurer to reduce capital unless effective steps are taken to restore it soon. In these cases the reduction was a prelude to retirement.

Five Years Ago

Arizona

Five years ago Arizona bosses were talking of light losses, and shouting for a far lower average rate or the creation of an insurance fund by the state. A non-board man offered to cut board rates on ten state building properties 67 cents and also deduct "the usual agent's commission of 30 percent of the premiums." The board premiums were \$12,693 and he offered to write all the same state properties for three years for \$7,234 net, or not much more than half the total sum for which the board companies

had been writing it. The general agent employing this cutter lost his job.

Twenty Years Ago

The New England Burglary retired from the Coast. The company was a failure.

Denver agents persuaded the governor to veto the Colorado resident agents' bill.

At the National Board meeting President Clark (of the Aetna) said: "It is a well recognized fact that the business of fire insurance in the United States as a whole does not pay the underwriter a dollar of profit. Some individual companies do make a small profit, but nothing like what they should when all the contingencies of the business are taken into consideration." This is just as true now, twenty years later.

The fire companies and the local agents' associations were submitting ultimatums to each other.

Washington's fire premium income was \$1,005,797. "The average loss ratio in recent years was 80 percent."

Montana's fire premium income was \$677,451; Utah's, \$301,049; Idaho's \$143,458.

John C. Paige of Boston died.

Kansas insurance men were worried by that characteristic demagogue, Commissioner McNall, a leading light of the A. O. U. W.

The Royal purchased the Pacific Bank building, San Francisco, where its present handsome building is.

C. G. Yates was special agent for the Thuringia.

Maj. Christensen appointed B. Goodwin special agent. Mr. G., now a member of the department firm, had been a member of the local agency of Goodwin, Raser & Fisher, Seattle.

W. B. Meikle, secretary of the Manchester Fire, visited San Francisco.

U. B. Wilson of Denver was sued for alleged libel.

The Coast Review lamented that there were still five offices outside the Board of Fire Underwriters.

The Law Union & Crown entered the United States.

The Policyholders' Adjusting Co. of San Francisco was criticised.

Manager Bennett, the Cincinnati underwriting genius, died.

Oregon marine premiums were \$9,973, and losses, \$8,851.

The Chronicle Fire tables were much quoted.

The Patrick tannery in South San Francisco burned a \$60,000 hole in the insurance pocket.

Edgar S. Fowler, who brought the Preferred Accident to the Coast, died. Charles C. Hine, the Patriarch, died. Vice Pres. James F. Dudley died.

The Board of Fire Underwriters restored rates on March 30, after two years of "rioting." The damage was assessed at \$6,000,000.

The Alliance building at 416-418 California street attracted admiring attention. It was where the Hartford building is now.

Mention was made of the Daily Coast Review.

General Agent Rudolph Herold Jr. of the then prosperous Hamburg - Bremen Fire was appointed a member of the California state harbor commission.

The Ball Nozzle Co. busted.

LIFE

The Phoenix Mutual Life opened a department in San Francisco and appointed James S. Osborne general agent.

The Bankers Alliance of Los Angeles was completely reorganized.

The Mutual Reserve Fund (assessment life) was active in England.

Col. Myron P. Walker flitted through the Coast Review pages.

The Insurance Report indorsed the Bankers Mutual of Denver. Where is dot tamed leetle Bankers Mut. now?

The Massachusetts Mutual Benefit was worrying Coast life men.

The American Legion of Honor lost 17,182 members in one year.

THE FREE LANCE

No man is ever ashamed of his loyalty to Uncle Sam.

* * *

Fire-risk-takers are talking of raising rates on unprofitable classes. This is saner than keeping clerks' salaries below a living standard, or cutting off blotters, calendars, greetings and other advertisements, because of a bad quarter.

* * *

In looking over insurance companies' death claims paid, where occupation is given, I remark the relative infrequency of insurance men and the smallness of the claim paid.

* * *

The Index to Insurance Digest, Vol. 29, 1916, covers 124 pages and is a legal education in itself. For which I thank one Deitchman.

* * *

The price of sail-ships is now 6 cents a pound; of steam-ships, from 8 to 12 cents, depending on age and condition.

* * *

At Blue Lakes, years ago, I learned that the waiter was a German baron. A little chesty, I mentioned this fact to a German guest. "Oh," he answered, "barons in Germany are like constables in this country, and as numerous. They resemble the constable in authority and social rank."

* * *

The government has ordered sixteen wooden ships to transport food and munitions to our Allies. Why not 1600?

* * *

In the fighting '50's or the serious '60's there was a San Francisco paper which appeared once with—instead of

Born, Married and Died as headings—"Hatched," "Matched" and "Dispatched."

* * *

A press dispatch is headed: "No Major Fighting in France." This is a chance for Major Shirts.

The czar of Russia lost his job because he had a German wife.

The king of Greece lost his job because he had a German wife.

But my German teacher of the German gesprach, Herr Professor Dunkelhaarabernichteinschwartzman, told me that German women make the best wives in the world—and German men the worst husbands. Herr Professor also said that German is the language spoken in Heaven. Just now I believe he was mistaken as to the locality.

* * *

Chicago's beautiful mayor not only did not buy a Liberty bond but he opposed the sale of bonds in the city hall.

* * *

The hired doctors who write for the "good health" corner of the daily misprint seem to be of the class with few patients. I have no patience with them. Here is one who names sixteen symptoms of consumption or tuberculosis. Our editor says for many years he has had every one of the named symptoms except loss of girth.

* * *

Having criticised the national senate, American newspaper publishers are to pay a special tax of 5 percent of net profits, besides other war taxes. The baker and the candlestick maker go scot free. I have never lost respect for the senate at Washington—and I have lost no bear.

GENERAL

Idaho Report

For the year 1916, the 16th Annual Report of the Insurance Department of the State of Idaho. Geo. F. Steel, (then) Ins. Com. A book of 41 pages, giving Idaho business of the numerous varieties of indemnity. W. R. Hyatt is now commissioner.

The fire companies wrote \$80,911,-012 insurance collected, \$1,497,709 premiums, and incurred \$639,756 losses, or 42.5 percent. The Hartford Fire leads in premiums, with \$97,288. Twenty-two "underwriters" write in Idaho; also, seventeen interinsurance exchanges and nine county mutuals, and one general mutual.

The life companies wrote nearly \$20,000,000 new business, or nearly twice as much as was terminated.

Liability premiums were \$206,151 with only \$73,970 losses; fidelity and surety premiums were \$90,579 with \$116,379 losses. The American Surety and the National Life of U. S. A. and the United States Casualty lost money on fidelity and surety business. Live stock business was unprofitable.

The C. O. D. Parcels Post Limit

Order No. 434 of the postmaster general, dated June 20, 1917, amends section 489 of the postal laws and regulations to provide that on and after July 1, 1917, collect-on-delivery parcels shall be sent for a fee of 10 cents when the amount to be remitted does not exceed \$50, and for a fee of 25 cents when the amount to be remitted does not exceed \$100. Such parcels

are automatically insured against injury or loss without additional charge for their actual value up to \$50 when a 10-cent fee was paid and up to \$100 when a 25-cent fee was paid.

Life Insurance and Bankruptcy

Life insurance policy passing to bankrupt's wife, with no right to change beneficiary except after death of wife, is not cash asset available to bankrupt, and therefore does not pass to his trustee under Bankr. Act, § 70a. In re Majors, 241 F. 538.

Hold Conventions as Usual

"Business as Usual only Better," or some such current phrase, means much, helps much, and kills Pessimism.

This is a big country. We can thrash the Kaiser and his Junkers, without starving or economizing and without hysterias.

Let business and recreation continue as usual. Conventions are a part of business, and should be held as usual, if transportation can be furnished.

The Southwestern states are growing. Arkansas, Kentucky, Missouri, Tennessee and Texas supreme and appellate courts require 352 pages for their cases as reported in the Southwestern Reporter for June 27. There are nine insurance cases in this number.

Fire in monument works near New York did much consequential damage. The heated stone chipped and cracked (how do you like that old English spelling?) when cold water was thrown on it. The damage was \$100,000.

SOME LIFE FIGURES

Compiled from the Connecticut Insurance Report

CONNECTICUT COMPANIES

Year	Admitted Assets	Policyholders' Surplus	Ratio Assets to Liabil.
1892—	\$125,100,313	\$16,093,564	1.147
1902—	180,302,653	15,359,469	1.093
1912—	289,493,158	20,804,762	1.077
1915—	325,658,263	26,509,747	1.088
1916—	345,298,802	26,677,102	1.083

OTHER STATE COMPANIES

1892—	\$ 768,967,297	\$ 95,402,320	1.141
1902—	1,834,093,416	139,156,814	1.082
1912—	3,723,587,872	105,744,954	1.029
1915—	4,397,113,792	110,095,113	1.025
1916—	4,676,648,969	119,455,635	1.026

Note the decline in surplus, say from 12.5 to 2.5 percent. Is it not time for the companies to increase their proportion of surplus?

Connecticut Fraternal Benefit Report

Part III, dealing with the Connecticut Ins. Dept. with Fraternal Benefit Societies: Burton Mansfield, Ins. Commissioner.

It takes about 650 pages to present the affairs and balance sheets of the fraternal benefit societies operating in the not very large state of Connecticut.

The only familiar names of the 49 societies are these:

Ancient Order of United Workmen, Independent Order of Foresters, Knights of Pythias, Maccabees, Modern Wookmen of America, Royal Arcanum, and Woodmen of the World.

Full 50 familiar names of fraternal societies which twenty-five years ago fumed nonsense about "old line" insurance will never again appear in any state insurance report. Their deluded

members are trying hard to forget them.

We must wonder which of the surviving fraternal will in the near future appear in the list of bankrupts. Certainly some of them will.

Ex-directors of the Pittsburg Life & Trust have volunteered to restore part of the \$1,900,000 juggled from the company's assets after they had disposed of controlling interest to stock brokers, who manipulated its affairs for personal gain. The offer was made in words hinting that if it were accepted, they would expect to be immune from any prosecutions that would be made because of the unfortunate transaction. The Pennsylvania state insurance commissioner has rejected this offer.

American Inventions on the War Fronts

The various devices used on the battlefields of Europe, in trenches, in dugouts, in forts, in front of defenses, on warships, in air, on land and on and in the sea, include many which were invented in the United States.

We recall these American inventions, of peace and war, which aid the efficiency, safety and comfort of the warriors, and some of which have changed modern warfare:

Barbed wire, caterpillar engines, airplanes, the perfected submarine, audion amplifier, microphone, naval telephone sight, revolvers, automatic pistols, repeating rifles, machine guns, the Lewis cooling rattler guns, the telegraph, telephone, phonograph, incandescent light, safety razors, rubber.

Efficient—But Libelous

Defendant, in the case of *Hughes v. Samuels Bros.*, 159 Northwestern Reporter, 589, could well have given points to the fancy free young writers, who in the *Saturday Evening Post* and other journals describe so seductively how to enjoy life while making a million from the efficient and personal conducting of a frog pond, a bunch of chickens, a country hotel, or a game preserve. Defendant was an undertaker, and — according to the allegations of plaintiff, a rival in the same town and business—evolved the happy idea of getting prospective customers “down” on plaintiff and “high” on defendant by writing cards to prospects, whose wife or son or member of the family was hovering near death’s door. These cards read: “Bear in mind our Undertaking Department. Satisfaction guaranteed.” But the

happy idea was to sign, not defendant’s own name, but that of plaintiff. The resentment naturally engendered would tend to drive the customer from plaintiff and to the defendant. Alas for genius! The supreme court of Iowa holds that a complaint setting up these facts states a cause of action for libel.—Docket.

How Much Life Insurance?

How much life insurance protection for your family should you carry?

Supposing you were going on a long journey and therefore certain you could not return for a year. What monthly income would you arrange for their support?

That at least is the insurance protection you should provide your family, during the dependent period surely—a principal sum that would buy that monthly income.

Office boy—Why, cert, I want more pay. I’m only gettin’ four a week now, an’ I gives me mother all I earn.

Employer—What do you do with the remaining \$3?” — *Boston Transcript*.

Good Metropolitan Fire Protection

New York City. — With 10,000 new buildings and a fire hazard increased by the war, there were 312 fewer fires in New York City buildings last year than in 1915. In buildings occupied by the largest number of persons and subjected to the strictest regulation and inspection there were nearly 1,000 fewer fires than in the previous year. Less than 2 percent of fires extended beyond the buildings in which they originated.

SINKING AND SNARING SUB-MARINES

STILL A CHANCE FOR INVENTORS

Limitations of Submarines—How They Are Caught

A submarine can steam for only a short distance underneath the water, depending upon its size, from, say, forty to fifty or sixty miles, and that, having steamed that distance, it must come to the surface and stay three or four or five hours, according to the size, to recharge its batteries.

A submarine cannot operate safely at all in the presence of surface boats of the enemy in less than a certain depth of water. The submarine itself, practically independent of its size, whether it is of 300 tons or 1,000 tons, draws about the same amount of water, from the bottom of its keel to the top of the periscope, usually about forty-odd feet—they do not differ more than two or three feet—and the consequence is that in the presence of enemy surface boats the submarine must operate in water deep enough to enable her to go down to a considerable distance without striking the bottom; that is, she must have water of from sixty to seventy feet depth. The speed of a submarine under the water is slow—anywhere from eight to ten knots for the average submarine.

MUST TRAVEL GENERALLY ON SURFACE

The consequence is that a naval force that commands the surface of the sea can counteract almost entirely the attack of submarines, because the submarine cannot go very far under the surface. She must do most of her traveling on the surface. She can be seen from a very considerable distance from the high decks of ships, and if she is seen and there are a considerable number of surface craft of the enemy in her neighborhood she is immediately in very great danger.

For example, a submarine is seen in a certain position at 6 o'clock in the morning, and that information is flashed out on the wireless, giving her latitude and longitude. Then it is known that by seven o'clock in

the morning she cannot be outside a certain circle drawn, we will say, with a radius of eight to ten miles from that point, and at 8 o'clock in the morning she cannot be outside of a certain other larger circle, so that vessels stationed in the neighborhood, that can be called in by wireless, form themselves in a line and sweep across the circle, and that submarine has to proceed under water, for, having been seen, she must immediately go down to avoid the gunfire from the vessel which first sighted her, and must either move under the water or else go down to the bottom and rest there, which she can do only if the water is not over 200 feet deep, with the hope that they will not find her.

LOCATED WITH A NET

If she travels along under the water with periscope submerged, she disturbs the surface of the water, the regular form of the waves on the surface, by passing along underneath the surface, so that you can often see this disturbance proceeding like a wake, and it can from the high bridge of a ship, or from a hydroplane, be particularly well seen. Then two destroyers of the enemy will go across ahead of the submarine's "wake" and throw out a net, and, of course, the submarine cannot know that as she cannot see, and if she runs into the net, from that time on her capture is certain, because the net itself is made for the purpose of keeping track of her.

NET 300 YARDS LONG

We did not find out for a long time what those nets are like and I think it is necessary that it should be understood in order to realize the great danger submarines run in the presence of light surface craft. The net is a very light one made of wire rope, probably not as big as a lead pencil, probably not more than a quarter of an inch in diameter. The meshes of the net are 12 or 15 feet square. On the top of this net are floats and on the bottom are little weights. The moment this net is in the water in front of the submarine the floats keep the net on the surface and the weights keep the bottom down, and if she runs into it her

bow goes into one of the meshes and the net falls back around her, and it may foul her propellor or may not. The net is 300 or 400 yards long, and, as the submarine proceeds, the floats will trail on the surface, so that even if she dives deeper she leaves these on the surface, her trail is plain, and there is no difficulty then in capturing her. She knows when she runs into a net that her capture is practically certain. If she goes down 200 feet the floats of the net are still on the surface.

CAPTURE OR DESTRUCTION

The submarines are not aware of the destroyers above and their nets. The floats disclose the whereabouts of the submarine as soon as she thrusts her nose into a mesh. When she rises, as she must, the destroyers are there, and she must surrender or be destroyed. If the submariners discover the net, and sink to the bottom, the destroyers above lower a bomb and blow the submarine to pieces.

There are water areas where the submarines dare not venture, nor dare they try to nose into narrow coast indentations. No submarine has ever penetrated the screen surrounding a moving great fleet, except once, when it dived and came up inside the circle. A battleship promptly ran it down.

The foregoing is taken from Submarine Limitations as described by Admiral Sims.

Secrets of U Boat Hunting — A Seeming Panic on a Dummy Fishing Boat

The brave German "untersay" boats for a time made a daily business of "messing" little British fishing boats, sinking them without mercy for the crews of fishermen far from land. One of these boats stopped on discovering a submarine, but the enemy continued firing on the helpless trawler. The latter then ran away but the submarine made shambles of the crew, shattered the little unarmed vessel, and then bombed it. The sinking of these little fishing boats ceased save on rare occasions; for they have become "mystery ships" and the submariners who do not attack battle ships are afraid of them. The explanation is found

in the following extract from an article by Alfred Noyes in the London Times:

Only one hint I may give here. There was once upon a time a simple fishing boat, shooting her fishing nets for simple fish. A submarine appeared and gave her men "five minutes, you swine." Immediately there was a panic, which had been part of their drill in port. Two of the crew went on their knees for mercy, and others hauled at the boat like men possessed. * * * I must pass over the details once more; but the resultant picture was this: A dummy boat on deck in four pieces, and a fine big gun levelled straight at the submarine, attended by gunners of his majesty's navy "like gods in poor disguise." There were two Germans kneeling for mercy; and after they had scrambled into safety there was an abolished submarine, and oil upon many troubled waters.

Metropolitan Life's Industrial Mortality

Affections of the Lungs Cause One-Fourth the Deaths

The mortality experienced in the industrial department of the Metropolitan Life Insurance Company during 1916 reflects the mortality conditions which prevailed throughout the United States and Canada in that year. Considering premium-paying business only, the company paid 170,817 claims. These claims corresponded to 118,880 deaths, of which number 98,197 were on white lives and 20,683 on colored lives. The combined death rate for the two races was 11.6 per thousand as against a rate of 11.3 in the preceding year. There was, therefore, a slight increase in the mortality experience by the company in 1916. The chief causes of the increased mortality were infantile paralysis and deaths from war causes. The la grippe epidemic in the fore part of the year also had a serious effect.

Tuberculosis leads as usual among death causes. Next is organic diseases of the heart, then pneumonia, and then Bright's disease.

It is believed that this great company's mortality statistics reflect the mortality experience of the country generally.

ROYAL INSURANCE COMPANY

Large Gains in Assets, Premiums and Reserve, with a Favorable Loss Experience

The Royal Insurance Company of Liverpool has \$122,761,094 gross assets, including its life insurance department. This leaves \$55,786,381 fire and marine assets. The reinsurance and other reserves were increased notably.

The total of the Royal's income, exclusive of life, was \$40,155,165.

Of this sum, the premium part was \$38,468,300. The losses paid were \$19,628,560, a favorable ratio of 51.0 percent.

But we are dealing only with fire and marine assets and business. Notwithstanding the large increases in business and liabilities thereunder, the net surplus is \$20,169,199. The fire and marine premiums increased from \$26,347,235 to \$30,520,463, an extraordinary gain of \$4,172,228 in the year. The income of this department, of course, made a corresponding gain.

The fire premiums were \$22,178,178, which is the largest fire premium income in the world. The losses were \$11,425,175, or 51.5 percent.

The marine premiums amounted to \$8,342,285, with \$4,003,771 losses or 48 percent.

Fire and marine premiums combined were \$30,520,463, a gain of \$4,172,228, with a loss ratio of 50.5 percent.

This summary of the annual report of January 1, 1917, proves that the Royal is growing and very prosperous, notwithstanding the great war's influence on general business conditions both at home and abroad. The company is stronger and does more business than ever before.

Apparently about a fourth of the gains are to be credited to the United States branch, which increased its premium income over \$1,000,000 and added more than a million to its assets, last year. The surplus also was increased.

On the Pacific Coast, under Manager Watt, the Royal did the usual volume of business, with a favorable loss experience. Altogether, the Pacific department, which

leads all other Coast departments, wrote \$1,751,504 premiums (a gain), with less than 41 percent losses incurred.

Mortality of Rate Cutters 4 a Year

Slowly perhaps, but surely nevertheless, one by one, the surety companies that cut rates, misclassify risks, rebate and recklessly underwrite surety business are retiring. During the last ten years, (including trust companies that operated a surety department and who qualified with the Treasury Department in Washington,) over forty companies have retired, mostly through reinsurance, frequently accompanied by insolvency; the year 1915 and the first six months of 1916 having added more companies to the already very long mortality list. In most cases, this is the toll exacted for incompetent and unreliable management. It is inconceivable how gullible are the investors in such enterprises, with the financial pathway strewn with these surety derelicts, and it is amazing to see how the managers of some of the existing "cut rate" companies are following the same path and heading their companies for the insolvency court as the others who have demonstrated the failure of such practices.—Joyce.

Since the foregoing was spoken, the Pacific Coast Casualty and the Casualty Co. of America have gone into a receivership.

J. G. Pease of Whittier, Cal., a general agent of the West Coast-San Francisco Life, watches his business p's and q's closely, and his company watched with pleasure his progress of "at least one app. a week" and a total of ninety-eight at the end of fifty-two weeks. Not a week passed without securing at least one application. The company presented Mr. Pease with a handsome gold watch.

Do you prefer "business interruption" to "use and occupancy" or "profits" insurance?

A Liberty bond received as a dividend paid by a corporation must pay an income tax.

EXAMINATION REPORT WITHHELD**Amicable Life of Texas Reported Unsafe**

Insurance Commissioner Fishback of Washington announces that his department does not feel justified in recommending that policyholders residing in Washington should continue payment of premiums to the company. He sent a request to the company that it furnish a copy of the findings of the examination conducted by the Texas insurance commission. The company did not reply, and when again requested to explain the findings of the examination, withdrew from Washington.

The Texas insurance commission also refused to furnish its examination for the inspection of Commissioner Fishback, giving the excuse that the Amicable Life had withdrawn from Washington, and the agreement between the commissions of the various states that they furnish each other with reports of the examinations of the companies existing in the states which they represent was therefore not binding.

Los Angeles

Manager W. L. W. Miller, recently returned from southern California, says business generally in Los Angeles is good. The tourist visitors last winter beat the record.

The Los Angeles water supply is not affected by the break 160 feet long in the concrete flume of the Los Angeles aqueduct in Inyo county. The break has been bridged with a steel pipe, temporarily. The break occurred above the Haiwee reservoir, which holds several weeks supply of water for Los Angeles.

This was attributed to an earthquake.

BREAKS IN AQUEDUCT

Two serious breaks were later discovered in this long concrete aqueduct. One break is about 100 miles north of Los Angeles. The other is in the Soda Springs tunnel. These breaks occurred simultaneously. Each break is about fifty yards below a manhole. About fifty feet of the concrete conduit is out.

It is suspected that the breaks have been caused by plotters.

Fire Department Pumps Water 58 Stories High

A stream of water from the top floor of the Woolworth building, fifty-eight stories up, was played outward, as a test to prove the ability of the New York fire department to keep up with architects who build high and higher sky-scrapers.

The water was forced up a standpipe of the building for a distance of 796 feet, and had a pressure of sixty-seven pounds when it reached the roof. Its force carried the stream for several blocks, and surface cars were tied up while the test was being made. Chief Kenlon said the water could be carried 300 feet higher.

Foreign Interests Buying American Companies

It is known that, since the war began, considerable foreign capital has been ready to invest in American fire insurance companies. We hear of this company and that having been approached by men assuming to represent "interests" and willing to pay more than the market value of the stock for the control. One company which settled San Francisco losses at 75 cents on the dollar, and still another company, are said to have quietly passed into the controlling ownership of interests which have not yet seen fit to disclose their identity.

German interests are mentioned, the intent being to reinsure German companies' U. S. business.

Montana

Died.—State Auditor - Ins. Commissioner Wm. Keating of Montana died on June 23.

New Commissioner. — The governor of Montana has appointed R. G. Poland to succeed the late Wm. Keating as state auditor and commissioner of insurance ex-officio.

The new state hail board of Montana recommends a levy of 60 cents an acre on crops covered by the fund. But hay crops will be insured for 25 cents an acre.

Every man has the right to be what he is.—Mooris Maeterlinck.

Government's Insurance Officials Committee

Plans for life and disability insurance of soldiers, sailors and marines by the U. S. government have been submitted to a committee of well known insurance men, as follows:

Geo. E. Ide, president of the Home Life Ins. Co., Edward D. Duffield, vice-president of the Prudential; Louis F. Butler, president of the Travelers; Arthur Hunter, president of the Actuarial Society of America; John L. Shuff of the Union Central; John T. Stone, president of the Maryland Casualty; Geo. B. Woodward, vice-president of the Metropolitan Life; Franklin B. Meade, sec. of the Lincoln Life; T. W. Blackburn, sec. of the American Life Convention, and I. I. Boak, president of the National Fraternal Congress of America.

Hilo, T. H.

The board of health compiles figures which indicate that Hilo has a population of 11,414. The census of 1910 showed only 6,745. This is a large gain. The Japanese inhabitants number 4,500, and the Portuguese 1,625. The Hawaiians number 1,058; the Americans, 653; Chinese, 653 also; British, 110; German, 64; Filipinos, 597. The population is divided into 6,989 males and 4,425 females.

Meaning of a 3 Percent Grade in Siskiyou

A passenger on the rear platform of a train of ten cars, each seventy feet long, may look ahead and behold the engineer seated in his cabin from 20 to 25 feet higher up than the passenger. At the same time, the bottom of the locomotive's driving wheels will be from six to eight feet higher than the top of the last car in which the passenger is seated. This is accomplished by the fact that the passenger and the engineer are over 700 feet apart, and there is a three foot rise in every hundred.

Marine.—The monthly average of ships insured by the U. S. government bureau during the two years before 1917 was only 64 vessels. The number insured during June, 1917, was 1405.

SHOULD NOT THE PAYMENT OF RANSOMS BE PROHIBITED?

Everybody has heard of the abduction of little Charlie Ross in Philadelphia, many years ago. A large ransom was demanded for the return of the boy to his parents. The grief-stricken Rosses made public announcement of their refusal to pay the abductors, saying that to do so would cause the abduction of other children for the possible rewards.

Charlie Ross was never again heard from, but the brutes who stole the little fellow continued to mail threats, and stories of torture. Not for some years was there a similar abduction for a ransom.

The country is now aroused by the story of brutes who stole a fourteen-months old boy and sent to the parents a demand for \$5,000 for the safe return of their baby. The parents tried to deliver the ransom but the abductors did not appear. A little later came the tragic end.

It occurs to us that a law prohibiting the payment of such ransoms, under penalty of fine and imprisonment, might deter criminals from the hope of a reward for the return of abducted children.

The Southgate Memorial

The special committee of the Southgate Memorial, appointed at the mid-year conference of the National Association of Agents, has decided that the most appropriate memorial would be in the form of a tablet placed in Trinity College at Durham, N. C., which Southgate served for many years as chairman of the board of trustees. The committee took the matter up with the trustees of the college, who have assented to the proposal and heartily endorsed the idea. The committee has decided to call for dollar subscriptions from members generally.

There are 4,662,000 Germans, Austrians, Hungarians, Bulgarians and allied Mohammedans in the United States. The number of German-born alien men is 136,000, which would not seem to give the Kaiser W. ground to hope for a great uprising.

The Navy pays \$2.33 a ton for coal.

Additional Idaho Figures

	Premiums	Losses Inc.
American Eagle	\$ 2,196	\$ 4,363
British America	4,828	3,728
Citizens	5,875	164
Continental	40,778	35,998
Fire Association	19,785	5,977
Firemen's	3,512	866
Girard	689	1,815
Guardian	932	200
Mechanics	28	. . .
Michigan Millers	9,095	7,398
Millers National	18,719	1,696
National Union	28,375	3,728
Prussian National	21,657	1,821
Reliance	3,263	547
Safeguard	724	. . .

Vaccination Is Free

Hereafter any person in this country may receive, without cost, vaccination against any one or all of these diseases: smallpox, typhoid fever, and para - typhoid fever. Applications must be made to a representative of the United States public health service in any state.

Charged With Conspiracy to Collect Life Insurance Money

A. Grossman, a promoter and realty man, is charged, in a suit filed by Samuel J. Prince in the superior court of San Francisco, with inducing complainant to take out a \$20,000 life insurance policy some seven months ago, in furtherance of a conspiracy to cause his death and collect the life insurance money. Prince asks the court to set aside a trust agreement under which his policy is now held by a San Francisco trust company.

Prince is a lumberman and timber expert and cruiser. Grossman said he represented capitalists who wanted to buy large timber holdings, and wanted Prince to act as their agents and buy the properties in his name. However, in order to protect the capitalists, it would be necessary for their agent to take out a \$20,000 life insurance policy and assign it to Louis Casel, "one of the capitalists." The policy was payable to the "investors" as long as the

timber purchases stood in the name of the insured.

On learning (Prince says) that Grossman's representations were false, as to the proposed deal and the capitalists, and after efforts were made to induce him to apply for other large policies, the insured suspected that there were designs to cause his death and collect the insurances.

Agreement "Nor Waive nor Impair Any Right of Any Party Hereto"

Where agreement for reference to determine amount of loss expressly provided that neither the submission nor the award of the referees should in any way affect any other question than the amount, loss, or damage, "nor waive nor impair any right of any party hereto," the insurance company was not estopped by the agreement or the award from contesting liability. — *Urbaniak v. Insurers*, 116 N. E. Rep. 413, June 26, 1917.

Librarian Moore is happy always but more so than usual now. His grandson has just been admitted to Annapolis.

The report that the Niagara-Detroit Underwriters will be dissolved is not confirmed

R. B. Burdine of Louisville, Ky., where he is general agent for the Bankers Life of Des Moines, sold \$30,000 worth of Liberty bonds in four hours. He secured a total of thirty subscriptions and subscribed for one \$500 bond for himself.

The government has denied "The Masses" (for them asses) the privilege of the mails because of treasonable sentiments, but the authorities still allows Willie Worst's pro-German papers to pass through the mails. Perhaps it is waiting till it barb-wires him.

Where pressure is light and water supply short the motorization of a fire department improves only the comfort of the firemen and the looks of things. The firemen arriving in autos have more time to watch the house burn.



Rules of How and When to Use the American Flag

THE FLAG of the United States dates from June 14, 1777. It began with thirteen stripes and thirteen stars in a blue field. The "thirteen" represented the united colonies engaged in a war for freedom. The stripes were alternate red and white, beginning and ending with red. The only changes have been additions of stars in the union or blue field, as states were admitted into the union. Each star is named after a state. There are now forty-eight stars. As first proposed the star had six points, but the five-pointed star was selected as more symmetrical.

PROPORTIONS OF THE FLAG were officially established on October 29, 1912, by Executive order, as in length one and nine-tenths times its width. The union is in the upper left-hand corner, two-fifths of the length of the flag, and crosses seven stripes and rests upon the eighth, which is white. The forty-eight stars are in even rows.

ALIEN ENEMY. "Any alien enemy tearing down, mutilating, abusing, or desecrating the United States flag in any way will be regarded as a danger to the public peace or safety within the meaning of regulation 12 of the proclamation of the President issued April 6, 1917, and will be subject to summary arrest and punishment."

PLACE OF HONOR. When several flags are displayed, the U. S. flag should be hoisted first, and hung or displayed at the top; in any parade the flag should have the place of honor.

THE FLAG should not be raised before sunrise and should be lowered at sunset.

ON MEMORIAL DAY, May 30th, the National flag should be displayed at half-mast until noon, then hoisted to the top of the staff, where it remains until sunset. Half-staff or half-mast means to lower about the width of the flag.

COLORS ON PARADE. When the colors are passing on parade, or in review, the spectator should, if walking, halt; if sitting, arise, stand at attention and uncover.

WHEN PORTRAYED. The flag when portrayed by an illustrative process should always have the staff so placed that it is at the left of the picture, the fabric floating to the right. In crossing the flag with that of another nation, the American flag should be at the right.

"THE STAR SPANGLED BANNER." Whenever "The Star Spangled Banner" is played all persons within hearing should rise and stand uncovered during its rendition.

USED AS A BANNER. When the flag is used as a banner, the blue field should fly to the north in streets running east and west, and to the east in streets running north and south.

USED ON A BIER. When the flag is placed over a bier or casket, the blue field should be at the head.

DESECRATION OF THE FLAG. No advertisement or lettering of any sort should ever be placed upon the flag, nor should it ever be used as a trademark. It should not be worn as the whole or part of a costume, and when worn as a badge it should be small and pinned over the left breast, or to the left collar lapel.

DISPLAYING THE FLAG. The flag, out of doors, should be flown from a pole whenever possible. In the United States Army all flags are suspended from poles and in no other way.

USED IN DECORATIONS. When the flag is hung vertically (so it can be viewed from one side only) the blue field should be at the right, as one faces it. When hung horizontally, the field should be at the left. The flag should never be placed below a person sitting.

DAYS WHEN THE FLAG SHOULD BE FLOWN. Washington's Birthday, February 22nd; Lincoln's Birthday, February 12th; Mother's Day, 2nd Sunday in May; Memorial Day, May 30th; Flag Day, June 14th; Independence Day, July 4th; also many local patriotic anniversaries.

PRESIDENT'S PROCLAMATION

President Wilson on July 14 issued a long proclamation prohibiting German insurance companies in this country from writing any further marine and war risk insurance, either as direct insurers or reinsurers. All insurance companies doing business in the United States engaged in writing marine and war risk insurance, either as direct insurers or reinsurers, are prohibited from reinsuring any such business originating in this country in any German insurance or reinsurance company, no matter where located.

All existing contracts for insurance or reinsurance with German companies are suspended for the period of the war.

The occasion for the proclamation was the conviction that information gained through reinsurance had been communicated to the German government by German insurance companies in this country.

The proclamation is the result of the knowledge that German insurance companies have communicated valuable information to the German government, probably via aerograms from Mexico. Ships and cargoes, departures and destinations, have been communicated to Berlin.

Not only did Great Britain and France stop all insurance and reinsurance with German companies, but it was discovered that insurance placed before the war had been of service to the marine and military forces of Germany. The latest is that the French government has found it necessary to prohibit insurance in Swiss companies.

German Companies May Reinsure

If the German companies — which are operating by an official permission which may be revoked tomorrow—should reinsure their American business and hibernate until the close of the war, the effects would be good as regards their future in this country and would greatly lessen the unjust prejudice against American companies with German names or known German-American ownership.

A truth that's told with bad intent Beats all the lies you can invent.—Blake.

German Companies Must Discontinue Marine Business in the United States

By proclamation of President Wilson of date July 14, all branches of German insurance companies are prohibited from writing marine and war risks insurance, and American companies are prohibited from placing reinsurance with German companies. Payment on existing contracts is suspended during the war, except on vessels now at sea.

The German companies affected by this proclamation are—

	Net 1916 Prems.
Allianz, Berlin	\$ 98,834
Mannheim	3,464,665
Nord Deutsche	1,719,211
Prussian National	16,031

The war risks insurance placed in other German companies — if any — are not reported.

This proclamation also prevents the acceptance of Frankfort General policies on any government contract.

Personal

Col. D. E. Miles of New York City, is taking a few weeks' vacation on his California ranch in Sonoma county.

Secretary Mohrhardt of the Board has returned from the country, where he has been investigating the personal risk of taking a vacation.

Large Gain

The West Coast-San Francisco Life reports a gain of 72 percent in ordinary business placed during the first half of the year.

The Amicable Life of Texas is understood to be in difficulties.

By order of the government all newspapers in Germany have again been reduced in size 10 percent. All news is given out by the official press bureau. There is never any bad news.

Elsewhere the danger is the shingle roof. In Oregon and Washington it is the moss-covered roof.

The Monthly Bulletin of the Fidelity & Casualty Co. is very patriotic.

Six Elements of Fire Premium

1. The average burning rate of the class of risks—that is, the average loss to amount in force—the loss element.

2. The expenses of acquisition, inspection, rating, adjusting of losses, field supervision, traveling, office—the expense element.

3. Special taxes on premiums for the support of state insurance departments, and largely for revenue for the support of the general state government, the latter being a very unjust tax and a discrimination against the owners of combustible property and for the owners of incombustible property, as lands and lots, stocks and bonds; special fees for licenses, etc.—the tax element.

4. The charge for extraordinary losses, which are bound to be incurred unexpectedly from time to time—the conflagration hazard element.

5. The charge for special climatic conditions, which in some districts cause losses that cannot be guarded against nor reasonably controlled, such as cyclones, tornadoes and earthquakes—the climatic or territorial hazard element.

6. The necessary profit for the risk of loss of capital—the profit element.

The government internal revenue for the fiscal year just closed was \$809,215,997.66, collected at a cost of .95 percent. The increase last year was nearly \$300,000,000 or 58 percent over 1916. The income tax increased from \$125,000,000 to \$360,000,000. All income tax is now due, on or before June 15.

The San Francisco fire department is now horseless.

The 16 Cantonments

Concrete work in each cantonment is estimated to require 4,700 barrels of cement, 1,400 cubic yards of sand, 2,500 cubic yards of broken stone or screened gravel, over 2,500 kegs of nails, 5,600,000 board feet of boards, 7,800,000 board feet of dimension stuff, 177,000 feet of 4x4 inch timber, 2,800,000 feet of flooring, 1,200,000 feet of siding and 1,400,000 feet of matched boards. These figures vary in the Northern and Southern states to allow for climatic adaptations. The Northern states will require more lumber than given above.

In order to extinguish fires in these cantonments about 8,300 fire extinguishers, 5,000 water casks, 120,000 water pails, and 380,000 feet of hose will be purchased.

The National Trades Fire is entering this Coast. It was formerly called the National Brewers, has \$200,000 capital, and \$27,921 premium income. Its premiums have been declining since 1911.

Los Angeles and San Francisco and other Coast cities responded handsomely up to and in excess of their quota of subscriptions to the \$100,000,000 Red Cross Fund.

The entire Pacific West may with good reason hope for a share in the expected overwhelming prosperity. Insurance interests generally will be benefited. The present relative dullness in the fire business will soon pass.

German Insurance Companies Charged With Spy-Leaks

Washington, July 6. — German insurance companies and other German interests in the United States are responsible for a large part of the news leakage into Germany, according to Secretary of Commerce Redfield today. "As long as they are to be allowed to operate in this country, we should certainly keep a very close watch on them," said Redfield.

U. S. Ships Sub-Marined

Washington, July 6. — American shipping losses due to sub-marine activities during the first six months of 1917 amounted to eleven times the total losses of 1915 and 1916, two previous years.

Since January 1, 1917, the bureau has insured \$441,761,518 of American cargoes, with a loss of \$9,200,000. Prior to that time, the bureau had lost only \$800,000 due to submarine sinkings. Since the beginning of the war, in 1914, the total salvage of vessels sunk amounted to only \$59,055.

A Hearst paper says that Germany will be unable to pay its bonded war indebtedness, but it graciously adds that the United States will be able to pay its war bonds. If Germany can pay its war debts only by collecting indemnities, the outlook for the German insurance companies is a very unhappy one.

Lawlessness breeds lawlessness, as the I. W. W. have found to their sorrow. It has been found necessary for armed citizens to deport these Iwontworkers from towns and cities in

Nevada, California, Washington, Oregon, and (recently) Arizona. Fire insurance companies are interested in the incendiary possibilities which seem a part of the sabotage and disloyal propaganda of these anarchists.

The Beginning?

The Vermont insurance commissioner asks every fire company doing business in the Green Mountain state whether or not it has any Vermont business reinsured in any German company or in any company of a country with which we are at war.

Second Officers' Training Camp at San Francisco

The second (officers') camp for the Western department of the new Army will be held at the Presidio reservation, San Francisco, on August 27, and close November 26.

The age limits are from 20 years and 9 months to 50 years. The pay during the three months of training will be \$100 a month and transportation, uniforms and subsistence. Reserve officers will receive the compensation of their grades.

The object of these camps is to train a body of men fitted to fill the more responsible positions of command in the new armies.

Four million patriotic Americans subscribed for Liberty Loan bonds, in a total sum exceeding three billion dollars. A great record. The average for the United States was a bond for every twenty-five inhabitants. Richmond, the old capital of the Confederacy, averaged one bond for every five inhabitants.

FIRE AND MARINE

Where Life Men Failed Fire Men Won

For many years the life men of California went or sent to Sacramento and humbly or vociferously petitioned for an anti-rebate law. The legislators laughed at or contemptuously ignored the life men's representatives, who were inexperienced, raw--and bumptious, some say.

Then the fire men concluded that they needed an anti-rebate law. With tact and persistence, and with good judgment in the framing of the measure, they energetically supported the anti-rebate legislation. The legislators "heard a voice and saw a light," and the governor signed the bill and made it a law.

If the new law is not enforced the fault will rest with the agents and brokers. Anyway, the anti-rebate law is good ammunition for the California insurance solicitor, who can truly say, if necessary, "It is contrary to law to offer or give a rebate." But will he?

Good Moral Hazards

S. Sweet & Co. Inc., Visalia, Cal. General merchandise dealers there for forty years. Have twenty-three departments. Had a fire June 1, 1917. They took immediate and best care of damaged goods, thus reducing the amount of possible damage. Policies had the 70 percent insurance clause. Value, \$124,000; insurance, \$87,500. The damage was found to be \$2,000. This award was acceptable to the insured and the insurers. The adjusters unite in praise of the insured. We are indebted to Adjuster Calvert Meade for these facts.

Would it not be well for the companies and the adjusters to give publicity to adjustments where the insured heartily and honestly cooperate with the adjusters in the ascertainment of the actual damages? Too often the mental attitude of claimant or adjuster is one of suspicion or conviction that the other is dishonest.

"Cancelled; Not Taken"

One dead loss which can be largely reduced, if not eliminated, by the co-operation of the agents, is that of the policy which ends its career under the above classification.

From beginning to end, it not only produces no revenue, but an ascertainable expense and no end of bother.

The cost of putting the daily report through the home office or department books is, in the first place, \$3, according to figures which give a dependable average. The cost of putting the cancellation through the books is as much. There is \$6, and as the home Office or department receives 12,000 such policies a year, \$72,000 is added to the expenses. This is increased by those instances in which endorsements are added to the policy, it costing as much to record the endorsement as the original policy.

Besides this, the company is liable for losses sustained while the policies are on the books, irrespective of the non-receipt of premiums. There is no telling how many losses are paid on policies whose holders, before their fires, intended to return their policies.

Correspondence on such policies must be kept in suspense file, such file requiring the attention of four to eight men. In one instance within the last month eight letters were written by the main office and four by the agent, and this cancellation was by no means an aggravated case. — Fireman's Fund Record, reprinted.

With good judgment the Southern Underwriter says:

"Now that it has been decided to increase rates, it is a good time to push the co-insurance clause. It is greatly to the interest of the public and if its value as an equalizer of the insurance tax is fully understood by the property owners, they will the more readily agree to a rate change under the co-insurance principle."

A San Francisco manager tells us: "We no longer place any reinsurance with any German company. It is unpatriotic and unsafe to do so."

Affairs of the Risk-Takers

The Netherlands of The Hague presents a balance sheet showing \$1,298,360 assets, including the shareholders' liability of \$2,000,000. The capital paid up is \$500,000. The net fire and burglary premiums in 1916 were \$1,521,765; losses were \$708,300. Shareholders were paid \$87,500 dividends.

The Nord Deutsche (North German) wrote \$655,671 fire premiums in this country last year, as against \$683,819 in the previous year. The fire loss paid ratio was 64.6 per cent, against 60.9 in 1915. However, money was made in the marine department, which doubled its premiums. Remitted to home office, \$61,576. Largest amount written on a single hazard in the United States \$100,000.

The Prussian National, of Stettin, Prussia, increased its fire premiums some \$7,000 and its marine premiums nearly \$5,000 in this country. The fire underwriting profit was about 4.7 percent of the premiums or \$61,700. Largest amount on a single risk, \$30,000. This is a non-board company.

The Palatine

This London company, represented by Manager E. T. Niebling, increased its United States assets, surplus, reinsurance reserve and premiums last year. The Palatine has about three and a third million assets in this country, about two million reinsurance reserve, over a million surplus, and over two million premium income.

In 1911 the Hamburg-Bremen Fire wrote \$82,650 premiums in this field; in 1914, \$53,678; in 1916, \$50,162. It wrote over \$5,000 less last year in Washington than it wrote in 1914. Its loss ratio in that state last year was 122 percent. In Oregon the company wrote some \$1,500 less than in 1914. In Utah its small premium income was little more than a fourth in 1916 of what it was in 1914. In Nevada its small premium income is little more than half what it was. In Montana the premiums have fallen from \$2,211 to \$1,665; in Idaho, from \$3,566 to

\$1,889, which is even less than in 1915. In Colorado there was a decline last year. In Arizona there has been a gain. In California the premiums were \$17,033 in 1914 against \$16,067 in 1916. In 1914 it wrote \$53,678 premiums; in 1915, with a sick man in charge, its business fell off in California, and it would not be fair to make comparisons.

The Home of Hawaii reports as of May 3, 1917, \$174,664 assets, including \$50,000 cash capital and \$50,000 subscribed but unpaid. Fire premiums written in 1916 were \$32,672, a small gain. Assets and surplus made good gains.

The Fine Art & General Ins. Co., taken over by the North British & Mercantile Ins. Co., also operated two small companies, the Alpha and Pall Mall, and was a non-tariff office with a premium income of \$933,500.

Americans are steadily withdrawing insurance from German companies. It is the best class of their policyholders, as we hear, that are placing their insurance elsewhere. Even if the government continues to allow these enemy countries' companies to do business in the United States, in war time, the day may soon come when it will be profitable as well as wise for the U. S. branches to reinsure and await the declaration of peace.

Policyholder Not Liable to Agent for His Services

One dealing with an insurance company through its agent is not liable to such agent for his services in procuring a policy.—*Angstreich v. Beck*, 165 N. Y. S. 449.

Wm. Sexton's book on "Fire Insurance," which he at first intended to give the title "What I Know About Fire Insurance," is for sale at the Coast Review office, bound in thick GENUINE morocco leather binding, and narrow enough for the pocket. Price only \$2. Good, durable pegmoid binding, \$1.75; good cloth binding, \$1.50. Why pay more? All bindings flexible.

CALIFORNIA MARINE BUSINESS

1913 Prams.	1914 Prams.	1915 Prams.	1916 Prams.	Losses Inc.
\$ 300,265	\$ 285,395	\$ 356,978	\$371,810	\$223,049
7,003	1,425	4,088	3,300	
46,210	42,140	49,841	57,569	36,895
7,347	32,119	33,624	23,907	15,000
13,064	18,366	25,674	32,493	4,680
1,110	3,368	3,421	10,599	
82,685	93,031	154,641	130,752	49,860
92,725	113,570	112,719	124,501	148,707
150,961	122,837	137,147	134,728	67,585
	950		1,086	88
35,482	31,412	35,975	49,065	4,999
20,071	38,476	63,608	75,814	47,619
392,682	399,890	444,691	464,238	205,171
37,983	25,567	35,093	44,501	11,636
34,173	4,376	7,652	6,766	5,817
6,020	32,447	59,507	61,856	30,520
11,755	14,944	14,250	5,691	3,619
150,618	150,061	176,403	195,231	109,535
35,435	31,193	3,084	20,279	8,793
		34,567	46,011	73,665
91,615	84,080	110,432	145,963	83,862
4,305	7,550	4,633	4,305	1,945
41,417	52,747	52,290	54,892	17,845
	17,782	50,563	84,633	18,988
	4,565	4,968	5,256	226
6,404	45,226		1,169	
		88,321	122,482	50,073
34,233	35,635		7,429	1,224
		37,588	48,771	11,406
			7	
22,518	23,784	21,837	45,392	71,832
59,711	69,861	79,283	62,197	46,370
61,774	57,699	66,796	79,158	51,087
1,066	1,344	1,731	1,474	
4,075	5,735	4,872	4,075	407
3,251	7,556	11,310	20,571	9,516
35,466	48,306	65,020	52,091	23,803
70,229	66,549	68,431	83,271	25,486
75,883	103,034	144,202	189,209	11,500
90,350	29,012	47,140	79,384	33,281
180,406	184,382	199,945	230,289	176,115
58,774	62,217	100,392	83,093	60,100
81,331	101,928	94,466	65,398	71,099
			11	
20,622	48,738	76,315	132,050	66,219
			235	
77,897	77,846	81,058	80,459	22,513
\$2,464,977	\$2,582,660	\$3,169,644	Totals	\$3,610,491
				\$1,923,994

I. W. W. Accused of Setting Fire to Oregon Flour Mill

Klamath Falls, Or.—Martin Bros.' grist mill and grain elevator caught fire this morning about 1 o'clock and burned to the ground. The burned buildings contained flour, and farm machinery en route, and about 30,000 bushels of grain. The loss was about \$85,000, with the insurance mostly in mutnals. This is the second bad fire loss which the Martin brothers have had.

As the fire was first seen on the wind side, as if planned to surely destroy the property and possibly all adjacent property, I. W. W. incendiarism is suspected. This dis-order of malcontents has recently established headquarters here and have been distributing their denunciatory literature. The jail is now full of these red flag flauters, pending a thorough investigation.

Fire in Mojave, Cal.

Mojave, Cal., July 15.—Fire started in the office of Wm. Evans's Mojave Press today and spread to the postoffice and two other buildings. Two days previously two large hydrants were tampered with; one of these is in front of the building first fired. J. O'Day, temporarily at work on the paper, is under arrest. He says he started the fire accidentally. An I. W. W. plot is suspected.

Race Riot Fires — No Insurance Liability

The disgraceful race riots in East St. Louis, resulting in murders and incendiary fires, and much other lawlessness, brought an unpleasant surprise to claimants who find that their standard policies do not cover riot fire losses. Some three hundred small dwellings, mostly occupied by negro laborers and their families, were set on fire by the rioters. Both the local authorities and the militia were of no account as protectors of life and property. Attention has been publicly called to the position of union labor and its failure to denounce the lawless acts of its professed friends.

Taking-back of stale (unsold) bread by bakers ceases on July 17. This order will effect a great saving in flour consumption.

San Francisco's Fourth of July Fire Record

The "sane celebration" of Independence Day in San Francisco began in 1907. The patrol record is as follows:

Year—	Box Calls	Still Calls	Fire Loss	In- jured
1917	11	10	\$ 2,000.00	2
1916	32	17	29,492.00	11
1915	5	2	17.50	2
1914	6	11	4,192.00	3
1913	9	8	20.00	5
1912	8	7	3,032.90	7
1911	1	5	30.00	6
1910	9	2	19,116.00	5
1909	12	1	20,602.00	3
1908	4	0	13,452.00	1
1907	1	2	30.00	3

I. W. W. Set Fires

This lawless organization of (chiefly) foreign freak has frequently threatened to set fires in districts where their demands are not promptly met, and it is known that they have committed arson, robbery and murder.

It is therefore natural that the "Industrial Workmen of the World" are charged with setting the fires which occur where these apostles of confiscation are fomenting labor troubles and spouting sentiments of disloyalty.

These men, especially their leaders, must be punished.

However, by no means all the incendiary fires were set by the accused fanatics.

The Independence Ins. Co. of Philadelphia, organized in 1910, has appointed Newhall & Co., of San Francisco, its general agents. It has \$200,000 capital, \$120,247 surplus, and wrote \$90,341 premiums last year. This agency also represents the Pacific States, which has \$363,100 capital, \$88,934 surplus, and wrote \$44,902 premiums in 1916.

The fire companies may again withdraw from South Carolina, as Medieval McMaster is opposed to any advance in rates on losing classes of business. Then why not fly the Texas coop too?

You can make statistics prove anything—if you compile the statistics.

MISCELLANY

San Francisco

In 1847 Yerba Buena (Herb Good) was named San Francisco. It had 500 inhabitants. It now has over 500,000. Of the eight newspapers published in Mexico, one was in Monterey, Cal., and one was a Mormon journal in Yerba Buena. When California was ceded to the United States in 1848 sand lots 137½ feet square in the heart of the city could be obtained by alcalde grant for \$16. A year later all was changed. Gold had been discovered; the harbor was white with the sails of a thousands ships; labor was paid \$20 a day; eggs were a dollar apiece and the charge for a night's lodging was \$5.

Percentage of Incendiarism

Years ago it was estimated that 40 percent of the annual fire insurance loss of this country was due to fires of incendiary origin. A thoughtful exchange was moved to declare that if this were true, fire insurance should be abolished as the chief cause of incendiarism. The fire chief of a Northern town estimates that 85 percent of the fire loss in his city is of incendiary start. But no evidence supports either the 40 or the 85 percent estimate. Nobody knows what the annual fire loss of this country is nor what proportion of it is chargeable to incendiarism.

A private soldier at Ft. Kamehameha, according to the Honolulu Commercial Advertiser, has written additions to Yankee Doodle, of which the following is a sample verse:

Uncle Sam's spry Yankee boys,
Will bang the Deutschman's noodle,
And in quick time, right to the Rhine
They'll hear old Yandee Doodle.

The Sunday Tribune of New York prints a strong article against continuing the German companies privilege of doing business in this country during the war with Germany.

Great Prosperity Promised

It is probable that the vast expenditures of this country and the Entente Allies in this country, for food, clothing, weapons and munitions, transportation and ships, will create for the time being great prosperity in all branches of business, embracing also this Coast. We are in this war to stay and to win. Therefore, let every mother's son of us acquit ourselves like men.

T. E. Gallagher of Chicago

Thomas E. Gallagher, western manager of the Etna Fire, was specially interested in the recent Red Cross campaign, having the distinction of being an official of the first local society of the Red Cross organized in the United States. Mr. Gallagher then lived at Dansville, N. Y., before entering the insurance business, and Clara Barton, the founder of the Red Cross, was living there at the time. The first local society in the United States was organized at Dansville, August 22, 1881, Miss Barton being elected chairman of the executive board and Mr. Gallagher one of its members.

R. J. Mier

Fourth Vice President R. J. Mier is the dean of the accident department (of the Pacific Mutual Life Ins. Co.), organized thirty-three years ago, and has full charge of the underwriting end of that business. He has been with the company longer than the existence of its accident department, and during all of that time he has been with that department. It is doubtful whether there is anyone in the United States better informed on accident underwriting than Mr. Mier.—Insurance Advocate.

Thirty years ago Dick Mier rode the tallest bicycle and took more headers than any other member of the Outing Bicycle Club.

Special taxes placed on insurance are placed there as an easy way to collect them from the people—who finally pay.

A good insurance agent or broker always or nearly always—earns his commission.

Automobile

When will the companies stop writing policies on automobiles that pay as much the last month of the policy year as they do the first month? Under the present plan (says the Fireman's Fund Record) it is impossible for adjusters to make the proper sort of settlements. When an automobile burns, the insured invariably expects the company to take the salvage and pay the full amount called for by the policy. If the company suggests rebuilding the car, the insured will probably threaten not to take the car when repaired unless they get a guarantee stronger than the original manufacturer could or would put out. If the company suggests paying the loss with a certain percent depreciation, when no set depreciation is specified, the insured will invariably contend that the car was as good as new; that they had given it the best of care; that they had bought considerable extra equipment, etc., etc. In the large majority of cases the insurance company, regardless of the condition or use the car has been put to, must pay the full face of the policy, or dissatisfaction is the result—all because the policy does not plainly and specifically state a periodical depreciation. It is practically impossible to replace an automobile. The policyholder will not accept a used car of the same model, no matter how slight the use may have been.

Insurance Agent—I notice that you do not read your policies nor inquire into the resources of the companies which guarantee you against a possible large loss.

Property-Owner—And I notice that the insurance companies allow any Tom, Dick or Harry to bind them for tens and hundreds of thousands of dollars. They write policies that are contrary to public policy.

Real Estate Agent—You should list your realty with me to sell for you as agent.

Realty Owner—I will place it with you or some other agent when I am certain he does not buy real estate and sell his own in preference to mine. I am looking for a realty seller and not a speculator. I once sold a house and lot at a bargain, at less

than I had asked; and afterward I found that my agent had bought the property through a dummy, after he had found a buyer, to whom he later sold it at a price higher than I had first asked for it.

Manager John Marshall, Jr.

Mr. Marshall has taken high rank in the insurance world since he became head of the Fireman's Fund department in Chicago. He is now president of the Western Union, has served as president of the Fire Underwriters Association of the Northwest and has been conspicuous in other organizations. Mr. Marshall is regarded as one of the most popular men who ever sat in a managerial chair in Chicago, not only among the managerial ranks, but among the field men and local agents. He is in constant demand to speak at field meetings and his visits are always welcomed with real joy. Mr. Marshall has taken an active interest in the automobile underwriting organizations and has done yeoman's service along that line. Mr. Marshall has built up the business of the Fireman's Fund in his department rapidly and yet safely —Rough Notes.

An Italian in California, who had passed his 100th birthday, became disgusted when he found himself too old to work in his garden. He therefore attempted suicide but the attempt was frustrated. The old Italian, complaining of his failure, says "the state should execute everybody 100 years old." Even so, the state wouldn't be kept busy. Perhaps the old man is merely ahead of "the age."

The International Claim Association will hold its eighth annual convention at Cedar Point, Ohio, on Lake Erie, near Sandusky, Ohio, August 27th, 28th and 29th, at Hotel Breakers.

For the first half year the American and Canadian fire losses are reported by the N. Y. Journal of Commerce as \$144,621,725, a gain of nearly \$19,000,000 over the same months last year.

WHAT? IS THIS A SLAM?

Story of an Accident Policy Salesman's Enterprise

Editor Coast Review—

Looking down a residence street in Los Angeles from 8 to 10 a. m. on a week day not a soul is observed to leave any of the residences, surrounded as they are by that beautiful tropical foliage that is the admiration of the countless tourists ever perigrinating through southern California. This indicates that most of the inhabitants are coupon-cutters from Kansas, Iowa, Illinois, Ohio or other location and have nothing in the world to do, but to live in California, water their lawns and fix their back hair so far as the feminine contingent is concerned. They are existing in a chrysalis or preparatory state, previous to projection to the cemeteries and crematories and ultimate ripening as angels in the sweet bye-and-bye.

FIVE CENTS PER SIG.

Many of these do, however, occupy themselves at various and sundry employments; the most common is going around with a paper to get signatures for some new proposition in legislation, single tax or prohibition amendment; five cents each for signatures is paid by the originators, and many coupon-cutters are engaged in this varied and interesting solicitation; others are on juries at two dollars a day; while others vibrate in and out looking for the insured in life, accident and fire insurance.

HEARD OF A MAN WHO MADE A LIVING

Sometime ago a friend told me he heard of a man making a living in the sale of that two-dollar policy furnished by the Rubberdam Accident Insurance Company, which included a kind of dogtag, or registration mark, indicating to the survivors in a wreck the number of the moribund unfortunates; this number and address referred to the branch office at Los Angeles, whereupon the victim's friends were notified, twenty dollars remitted for hospital or funeral expenses, and generally the man was endowed with post mortem services, which would not happen had not the dogtag made of German silver been found upon his mangled remains.

POLICY FOR THE WORKING MAN

The field for this kind of policy was the working man: so I got appointed agent for a fractional sum and bought some policies at a dollar each. Then the difficulty commenced. I found at the great manufactories the laborers hurrying into the establishments at seven in the morning, and at five in the evening I found them hurrying out again. Multitudes of these care-worn people I watched and handed to each an invitation to come to my office and purchase a thousand dollar Rubberdam policy for two dollars.

BAR-ROOM CONVERTS

I consulted a friend in the insurance business and he said the best way was to hang around bars at night and insure the workmen when they did not know the difference between an insurance policy and a marriage certificate. The purity of my ancestry prevented me from doing this, so I procured a light and a legend. I placed the light on the floor of a vacant store at night and below the legend. The street was lined with saloons, vulgar female dance exhibitions and five cent moving picture theatres; the crowd passed at the rate of a hundred and eighty-two every minute.

ALL NATIONS OF THE WORLD

Not once in the day probably could be seen on that industrial street the well-dressed people you see in the boulevards of Paris or the streets of London; all were the toiling masses, interspersed with Chinese, Japanese, Mexicans, Koreans, Hindoos and Hawaiians. Like the Great Master over Jerusalem, I wept mentally over this aggregation; most of them too ignorant to appreciate the importance of leaving a thousand dollars to their industrious survivors for the small cost of two dollars, as demonstrated in the Rubberdam Accident Insurance Policy. Soon the crowds collected, the sidewalk blocked, and I launched forth from the dark recess of the empty store into an eloquent appeal to have them buy these policies. They listened like children.

DANGER FROM AUTO TOURISTS

I pointed out the ever-present danger of being run over by autos engineered by

American tourists who were frequently three parts in the wind on account of indulgence in spirituous liquors and fancy hotel feed; I showed them a paper twelve inches wide and nine feet long, filled with newspaper clippings of just three weeks' accidents in Los Angeles county through autos alone, saying nothing of steamboats and elevators, both of which are mentioned in the policy.

BOUGHT A TRANSPARENCY

The next night I repeated the performance. I was greatly encouraged, for sundry workmen conversed with me and told me they intended to take policies. I saw the dollars coming through the ambient atmosphere. I ordered a transparency made to still further impress them; just as the transparency was finished, into my office walked the general agent of the company and stated he had received a telegram from New York directing a man advertising the company on the streets of Los Angeles to be stopped. The reason why he knew not. His was to obey, and so was mine.

STILL SLAUGHTERING BOOBS

The marvel is how a man demonstrating on Los Angeles streets can arouse New York, thousands of miles away, so quickly. I regret the incident, not so much on account of the loss of expected revenue to assist coupons, but because those unwashed thousands will continue to be run over from time to time, and instead of their industrious survivors receiving a thousand dollars, all that will be obtained as the victim passes into oblivion will be the phrase, "Why didn't that boob get out of the way," as the autos rush merrily on from nowhere to nowhere.

X. X. X.

Among new members of the \$10,000 Club of the Fidelity & Casualty Company is T. C. Dodge of Bakersfield, Cal.

The National Life U. S. A. wrote \$18,722 fidelity and surety premiums in Idaho last year and had \$76,130 f. and s. losses. Oh, mummah!

It is rough, the way we spell cough.

April and May Embezzlements

Press notices and dispatches, as collated by the bonding department of the Fidelity & Casualty Co. of New York, indicate, for the months of April and May, 1917, the following defalcations:

	April, 1917	May, 1917
Banks and trust companies . . .	\$ 174,400	\$ 238,400
Beneficial associations	850	200
Public service	3,100	36,550
General business	60,157	90,466
Insurance Companies	43,500	546,500
Transportation companies		2,671
Courts and Trusts . . . . .		...
Miscellaneous	167,444	231,000
Totals	\$ 499,451	\$1,145,787

Ten Lines Written

The Evans companies — the American Eagle Fire, Continental, and Fidelity-Phenix Fire—now write ten kinds of policies, to-wit:

Fire, marine, automobile, war risk, explosion, rents, tornado, use and occupancy, sprinkler leakage, and profits.

Fireman's Fund Casualty Branch

The Fireman's Fund has accepted the entire general agency of the United States Casualty in the Pacific West.

The White and Black Death Rate

In New Orleans the white death rate is 21 per 1,000, and the negro death rate is 41. But everywhere in the North the vote-seeking legislator enacts that no life insurance company shall "discriminate" by charging the black a higher rate than the white.

A Hartford company advertises: "Spring and Summer Drives" will bring out thousands of cars—and every automobile owner—man or woman—should have one of our \$5,000 automobile accident policies. Costs less than 3c a day, and no signed application is required.

Last year the Travelers paid 2,761 automobile accident claims, and 3,542 home accident claims. It is more dangerous to stay home.

It is tough how we spell though.

War Contracts

Many bonds have been given in behalf of contractors for war supplies destined for foreign nations. Some of these bonds guaranteed the performance of contracts, while others guaranteed the repayment of an advance on the contract price, such advance payment being made for the purpose of providing the contractor with funds, in many cases, to convert or adapt his plant for the necessities of the contract. The contract price in nearly every instance was in excess of what similar goods could have been purchased for in this country prior to the war. The surety companies generally looked upon these contracts with great discrimination, and fortunately did not lose their equilibrium, as was the case with the investor in the capital stock of many of the contracting companies.

Applications of companies specifically organized for the purpose of accepting war contracts were looked upon with scant favor, particularly where the promoters had no previous experience in conducting such operations and where the entire advance was to be used in the construction of a plant and the purchase of the necessary supplies. Bonds were readily given for those large companies which accepted work directly in their own lines of business and, where the factors of experience and liquid assets were not lacking.

A very great majority of these contracts will be prosecuted to completion, but there are already been several defaults in their performance of large contracts; in one case a default of over \$1,100,000 has been noted and while there are several other defaults for somewhat smaller sums, it is hoped that the principals in every case will be able to liquidate the liability in full and the surety companies will not be called upon. It is not possible, however, to state this positively. While aggregate premiums on war contracts have reached a large total, the companies cannot yet say that the business as a whole has been profitable or otherwise. Wm. B. Joyce.

The approach of the Avenger, M. C., is heard in the Coast land.

Remitted to German Marine and Fire Home Offices in 1916

MARINE	
General	\$191,297
Allianz	851
Mannheim	80,182
Nord Deutsche	56,991
Prussian National	3,872
	<hr/> 330,193
FIRE	
Aachen & Munich	457
Cologne Reins.	147,086
Frankona Reins.	13,944
Hamburg	270,000
Hamburg-Bremen	11,367
Minerva Retro. & Reins.	44,051
Munich Reins.	360,375
Nord Deutsche	4,112
Prussian National	1,122
South German Reins.	30,976
	<hr/> 883,490
Grand total	\$1,213,683

Insurance Institutes

In 1888, only five Institutes were in existence and they were located at Manchester, Glasgow, Dublin, Birmingham, and Leeds. In 1897 the five had grown to ten. They now number 33, inclusive of the 6 affiliated Institutes in Canada, Australia and South Africa. In varying degree these Institutes were endeavoring to provide their members with technical instruction in the theory and practice of insurance; but they realized their need of united effort and co-ordination of work, they were feeling their way to the establishment of a scheme of education which would embrace all sections of the business.—From Proceedings of Chartered Insurance Institute, in Post Magazine.

An Eastern surgeon says: Asbestos fibre or mineral wool is the surgeon's ideal wound dressing for railway and field emergency surgery. It is soft as swan's down, absorbent as blotting paper, non-irritant, compressible, and absolutely indestructible, and, above all, it is fire-proof and, therefore, can be rendered absolutely germ sterile, aseptic, in a minute by flame heat.

North British & Mercantile Insurance Co.

The home office statement of the North British & Mercantile Ins. Co., as submitted at the recent annual meeting, shows the possession of \$133,213,960 gross assets. Deducting the funds and other liabilities of the life insurance and other departments, we have \$38,019,350 as the net fire assets.

The capital is composed of two items, one of \$3,437,500 paid up shares and the other of \$8,750,000 4 percent preference stock, a grand total of \$12,187,500 capital.

The total premium income last year was \$11,773,660, a gain of over \$1,000,000, and the total losses were \$6,146,905 or 52 per cent.

The United States branch has \$9,482,918 assets, a gain of over \$400,000. Premiums and reinsurance reserve each gained over \$300,000. The total American premiums exceed \$5,000,000, of which the Pacific West last year contributed \$725,248, with 39 per cent losses.

The Argus comparative charts show 54 percent losses in Western Union territory last year, which is the average for five years. Union companies, 55; Bureau and non-union, 51. Union gain in premiums, nearly \$8,000,000; Bureau, \$1,300,000; non-union, \$1,800,000.

OREGON.—There were forty-nine fires in this state in June, with a total loss of \$54,620, according to the state fire marshal. Twenty-five fires were dwellings, nineteen business buildings, three mills, one theater and one automobile. The largest fire was the burning of several store buildings at Hood River.

THE COAST REVIEW

R. Lockey, of Helena, Mont., an old time adjuster, and now grand treasurer of the grand lodge A. F. & A. M. of Montana, and trustee of the Masonic Home, writes to us:

The Coast Review was invaluable to me when I was actively engaged in local business and as a special agent and adjuster.

With kindest wishes always, I am

Yours very truly,

R. Lockey.

Words

Maritime and Marine, from the Latin *mare*, a sea, signifies belonging to the sea; Naval, from *navis*, a ship, signifies belonging to a ship; and Nautical, from *nauta*, a sailor, signifies belonging to a sailor, or to navigation. Countries and places are denominated *maritime* from their proximity to the sea, or to their great intercourse by sea. George Crabb.

Definitions

TIGHT-WAD—An insurance company that doesn't advertise in the insurance journals.

SLACKER—Not in dictionaries. Doubtless from Slack, Slacken, etc. English origin, since the war, probably. Meaning of the root words is tardy, slow, wanting in duty or service; to ease off, to slow down, to retard.

\$100,000 Deficiency.—The industrial insurance commission of Washington has begun a monthly levy of 10 percent on lumbermen, to make good the \$100,000 deficiency caused by thieving politicians, too low rates and unusual losses. The \$4,000 limit abrogation also necessitates higher rates. The state insurance fund is a monopoly, in order, we suspect, to create more offices.

Georgia and California have the same population but the draft quota of the former state is only 18,337 while that of the latter is 23,060. New Jersey, with the same population, must furnish 20,665, and Indiana 17,510. Wisconsin and Tennessee have about the same population, the latter a little less; but Tennessee's draft quota is \$14,528 against Wisconsin's 12,876. New Mexico and the District of Columbia are alike in population but the former must furnish 2,292 conscripts and the latter only 929. The population basis, it appears, was estimated by the number of registrations.

The Coos Bay Lumber Co., controlled by ex-Congressman Kent, C. A. Smith and others, has a contract with the U. S. government for 10,000,000 feet of Oregon lumber at \$30 per thousand feet. The lumber is delivered on the dock at Marshfield.

LIFE

Philippine Islands

The West Coast's Pioneer says: The general agency of the J. Northcott Company, Inc., at Manila has every reason to be proud of the splendid record of service of a number of members of its staff, who, under a recent decision of the company extending to the ordinary agencies the provisions of the West Coast Pioneers' organization, are entitled to recognition in that order. As the decision is retroactive, three members have qualified for Class A and six for Class B. The names of the gentlemen, with their terms of service, follow: M. H. Burnham, 7 years; M. C. Grey, 7; Leopold Aquende, 6; J. A. Hackett, 6; Serafin Novella, 5; V. Alarcon, 5; F. J. Perrine, 4; B. A. Green (part time), 4; F. Sanchez, 3.

Members of the Pacific Mutual Life "Old Guard"

The following general agents and agents, life and accident departments, are among those who comprise the "Old Guard" list of the Pacific Mutual Life Insurance Co. They, with their wives, are all invited to attend the Jubilee Convention next year as the company's guests.

General Agents

Barr, W. T. Phoenix, Ariz.
Bath, E. G. San Francisco, Cal.
Beaver, Fred H. San Francisco, Cal.
Dinkelspiel, Joseph New Orleans, La.
Dinkelspiel, Manuel New Orleans, La.
Fabling, J. S. Denver, Colo.
Fitts, Frank Tuscaloosa, Ala.
Jackson, Ira B. Denver, Colo.
Jacobs, H. M. Bisbee, Ariz.
Kilgarif, John M. San Francisco, Cal.
McCaig, J. P. Los Angeles, Cal.
Motley, W. P. Kansas City, Mo.
Russell, J. N., Jr. Los Angeles, Cal.
Schwentker, F. B. Albuquerque, N. M.
Urich, J. C. Denver, Colo.

Agents

Alexander, Edmund Santa Barbara, Cal.
Bartholomew, C. B. Denver, Colo.
Berryman, M. J. Los Angeles, Cal.

Campbell, L. G. Oakland, Cal.
Dennis, O. E. Denver, Colo.
Everett, Jno. Livingston, Mont.
Finnerty, J. E. Sacramento, Cal.
Fox, Thos. Sacramento, Cal.
Funk, Edward Los Angeles, Cal.
Lindner, Henry Oxnard, Cal.
Lovell, F. R. Spokane, Wash.
Maxson, E. W. Los Angeles, Cal.
Miller, L. C. Los Angeles, Cal.
Monahan, C. W. San Bernardino, Cal.
O'Brien, Tim Los Angeles, Cal.
Scheid, Geo. San Francisco, Cal.
Scott, Geo. F. Colusa, Cal.
Stapper, Louis Los Angeles, Cal.
Sterling, J. E. Pomona, Cal.

Concealment by Insured

If insured, after applying for life insurance, was informed and believed that he had Bright's disease and concealed the same from insurer, policy was void. — 195 S. W. 392.

The Connecticut Report gives the number of fraternal life insurance policies in force as 4,702,228 for \$5,727,229,309, an increase of 248,385 and \$272,541,294 and a decrease of 134,131 and \$234,220,173. But there are net increases, despite fate, fear and funk.

Among recent death claims paid by the Bankers Life are these: Arizona, Globe, Wm. J. Applegate; California, San Diego, Joseph W. Fay; La Grange, Jno. M. Cordoza; San Francisco, Chas. B. Turner; Los Angeles, Jno. M. Sands; San Jose, Jno. P. Koehler; Montana, Butte, Chas. O'Donnell; Oregon, Portland, Sam P. Garrigues; Utah, Ogden, Ralph E. Hoag; Washington, Granger, Chas. W. Mentzer.

Portland. — H. H. Ward of the Pacific Mutual resigned as of July 1 and will engage in Columbia River country realty opportunities.

Fred L. Mayhew succeeds Supt. F. E. Francisco for the West Coast Life, Mr. Francisco having been transferred to Portland.

LIFE CHIPS

—May leaders for the New York Life include E. L. Webster of Seattle and P. T. Bell of San Francisco; S. R. Ono of Los Angeles; F. C. Moser and Alice A. Brown of Seattle; K. Uchimura of Seattle and V. T. Motschenbacher of Oregon; E. K. Ryder of Spokane; S. Hasegawa, Los Angeles; C. A. Appleton of Montana; R. H. McCormick of San Francisco; M. Watanabe, Los Angeles; W. F. Van Meter, Arizona.

—The Metropolitan Life's total Liberty Loan figures are: Subscriptions of employees of the company at the home office, being in number 3,551, \$762,500; subscriptions by agents in the field, being about 9,000 in number, \$834,400; subscriptions obtained from the public by Metropolitan agents, \$2,752,750; company subscription, \$5,200,000; total, \$9,549,650.

—"Good health" upon delivery of policy required by provision therein means that the applicant has no grave, important, or serious disease, and does not cover a mere temporary indisposition.—195 S. W. 585.

—The \$228,000 brokerage or commission fees to be paid by the North American Union for the "privilege" of being swallowed by the Fraternal Aid Union has brought the merger into the Illinois courts. What are fraternal insurance societies made for if not for merging and fat fees for the intermediators?

—The Portland agency of the Equitable sends seven agents to the society's annual convention.

—Portland.—Harriett Joseph Burr believes that her father received a paid-up policy for \$400 in 1871, and that it was in the Mutual Life. Insured died twenty-two years ago. So she and other beneficiaries are suing to find out. Why didn't they ask the company? and get their money if due them.

—The American Life Convention meets for the twelfth time, on August 8, at Grand Rapids, Mich. The piece of strength at the feast will be "Insurance Journalism," served by a Black man. The companies represented have time to waste.

—General Agent J. M. Kilgarif of the Pacific Mutual Life won two trophies on the Presidio Golf Club links, San Francisco, last week. Net score 67.

—The only possibly valid argument against life insurance was uttered by the late James G. Fair, a millionaire ex-senator from Nevada: "I shall leave my sons more money than will be good for them, and therefore I don't want any life insurance." And the life insurance agent slid silently away.

—Fraternal and commercial assessment societies report a 65 percent lapse ratio to new business written, in '16. The death rate continues to increase.

—E. G. Squires, a member of the Detroit general agency for the Bankers Life of Des Moines, has had a special success in writing \$50,000 applications. He secured a total of four such applications during the year ending June 1st, 1917.

—TACOMA.—Mrs. Lottie Winkleman is suing the Detroit Life for the amount of the policy on the life of her deceased husband.

—OREGON.—No company will be permitted to operate in this state unless it protects its policyholders by setting aside sufficient reserve to carry its liabilities, and keeps its operating expenses within a reasonable amount.—Ins. Com. Wells.

—SALEM, Ore.—Supt. J. E. Trevorow of the Metropolitan Life took an active part in the Liberty Loan campaign. The Metropolitan office was kept open from 7 to 9 in the evening to receive applications for bonds.

—The Royal Arcanum lost 65,860 certificates of membership and \$149,454,472 insurance in force, last year.

—The Heptasophs order lost 32,637 members and \$46,152,248 insurance in force, in 1916.

—JAPANESE SUIT.—At Seattle K. Kawabe sued under a policy on the life of his wife, deceased. He was given judgment. The insurer had denied liability, and had caused K. to be arrested on a charge of conspiracy to defraud the company out of \$2,500 by substituting an unknown Japanese woman as his wife at the medical examination.

Culture of Courage

Some of the most able of men are handicapped through life by shyness and self depreciation. It is a form of timidity, and may be cured by the culture of what may be termed social courage. Possibly this social timidity is inherited, or is what women call "a mark." Yielding to it, as in "flight" or avoidance or procrastination, develops and intensifies the affliction.

Honest and well informed insurance solicitors sometimes have to fight this self-depreciation, and however courageous physically and morally are depressed by it and unfitted to achieve the success they deserve.

There is a book, of a strange sort, entitled "Culture of Courage," of eleven editions, which contains some serviceable ideas if the book be read seriously. We recommend its perusal by men who are troubled in the way we mention. Self-depreciation is really a habit of thought, and the author of the book offers good suggestions designed to substitute a better and permanent mental attitude toward others and "the struggle for life."

Your Customers Are Your Friends

Early in the year a prominent man, an acquaintance of the writer, bought from one of the leading automobile manufacturers a big eight-cylinder car. He had operated it about a month when he received a letter from the man who sold it to him stating that he was laying his plans to make the current year an unusually successful one, that he wanted to do a big business, that, as the customer had had the car long enough to know and appreciate its merits, he would feel under obligations if the owner would give him the names of friends or acquaintances, either with cars or without, who might be in the market for new ones. The owner was only too glad to accommodate the pushing and wide-awake salesman. He was glad to give him the addresses of friends whom he knew or thought were thinking of buying. It now lies with the salesman to make his talk and place his cars. He has a good introduction to possible buyers and that goes far.

We may learn much from our automobile friend. He made use of the personal equation. So should you. It is your stock in trade. Probably nine-tenths of the business sold by the 200 company leaders came through just this touch of personal friendship with policyholders already insured with us. The right kind of a man uses his policyholders as a great asset. And new men can do this right from the start. Think of your field, ten, yea a hundred, times wider and broader and deeper than that of any automobile salesman. Comparatively few people can afford an automobile, while everyone who has health, is earning money, and has a family or a business depending upon him must sooner or later have life insurance. — N. Y. Life Bulletin.

The Optimist vs. The Pessimist

This is a book of epigrams, fathered and published by Henry N. Hansen, Powers bldg., Decatur, Ill. Price 25 cents. Here are some sample epigrams wrapped up in this bargain package:

"The optimist leads—the pessimist lags."

"The optimist lifts—the pessimist leans."

" 'I will get five interviews today or die in the attempt,' says the optimist. The pessimist has not yet mapped out his program."

"The optimist forgets his troubles—or buries them. The pessimist takes his troubles to bed with him."

"The optimist makes other folks happy. The pessimist makes them sad."

"The optimist is magnanimous. The pessimist is pusillanimous."

"The 'physically fit' optimist gets the trophy. The 'physically unfit' pessimist gets atrophy."

And so forth for 62 pages. Hope we have helped Whoop-it-up Henry. But the last quoted paragraph sums the whole truth, better expressed as "the optimist is a healthy man, the pessimist is a sick man," who has no "future" in insurance work.

Blame nothing human, for all is good, though all may not be good in every place, or at all times, or for all men.—Novalis.

FIRE AND MARINE

Foreign Marine Companies' American Business

British Marine Companies—

	Premiums	Losses
Alliance, London . . . \$	809,423	\$ 228,718
British & Foreign . . .	1,708,582	808,120
Indemnity Mutual . . .	647,269	276,744
Marine	2,012,269	708,802
Maritime	172,565	56,071
Ocean	567,463	320,647
Reliance	474,794	211,955
Sea	1,916,386	434,748
Standard	2,016,310	796,971
Thames & Mersey . . .	1,227,794	881,551
Union	1,218,602	509,091
	<u>\$12,771,457</u>	<u>\$5,933,418</u>

German Marine Companies—

	Premiums	Losses
Allianz \$	98,834	\$ 63,721
Mannheim	3,464,665	1,406,048
	<u>\$3,563,499</u>	<u>\$1,469,796</u>

Japanese Marine Company—

	Premiums	Losses
Tokio \$	693,161	\$ 335,711

French Marine Company—

	Premiums	Losses
La Fonciere \$	50,148	\$ 32,648

Swiss Marine Company—

	Premiums	Losses
Switzerland General \$	772,153	\$ 407,069

Chinese Marine Companies—

	Premiums	Losses
North China \$	136,912	\$ 89,687
Yang-Tsze	684,476	310,025
Canton Ins. Office . .	165,880	28,318
	<u>\$ 987,268</u>	<u>\$ 428,030</u>

Norwegian Marine Company—

	Premiums	Losses
Norske Lloyd \$	1,362,820	\$ 358,249

A Chicago school property insurance of \$244,000 was recently renewed at \$1.30 per \$100 for five years. It transpires that insurers were ready to take parts at lower rates. The Home and others bid 88 cents. One agent bid for the whole at 77 cents, and Fred S. James & Co. bid 80 cents. Another

offered to take over half at 60 cents. Politics paid \$1.30. Who says politics doesn't pay?

The Insurance Exchange of the National Retail Dry Goods Association

All inter-insurance associations or exchanges are strong only in their ready cash or in the willingness of the members to "come through" twice in quick succession. The test of strength is not in membership but in good luck.

A recent example is the claim of Munger & Co. of Herkimer, N. Y. They sought cheap insurance, as if there could be such a thing any more than a bargain in gold. These dry goods men were quite sure they had found it when the Insurance Exchange of the National Retail Dry Goods Association (at Chicago) offered one of its handsome low-rated policies.

The insurance was satisfactory because "cheap" as long as there was no loss. But when the loss was incurred, and their \$30,000 claim was "paid" with several certificates of deposit dated ahead at intervals, oh, what a difference in the morning! Munger & Co. felt as cheap as their insurance. But the sequel was still worse. The bank on which the certificates of deposit were drawn failed and is now in the hands of a receiver.

The North Vallejo tannery loss is now believed to have been the indirect result of the great black powder explosion at the government navy yard on Mare Island. The tannery building was so rocked by the violence of the explosion that the electric wiring may have been broken.

German spies are charged with obtaining valuable information from marine and inland insurance policies.

To Subscribers: We will send free sample copies of the Coast Review to any agents you may kindly recommend.

President Snow of the Home of New York is the victim of an automobile accident, but although the machine was upset, Mr. Snow was not seriously hurt.

Building and Manufacturing Costs Are Advancing

The war has caused advances in the prices of many materials used in manufacturing and building — in both big and little things, of wood, iron, steel, brass, copper and lead. Price lists are "subject to advances without notice." Fire insurance losses are therefore higher, because the costs of new buildings and repairs and mercantile goods are more than they were one, two and three years ago. Fire premium incomes, as well as losses, will be affected by present abnormal conditions. There will be smaller stocks and fewer new buildings, for some time.

Enterprising San Diego

The city of San Diego, Cal., has again got into the picture world, this time with the "first and only aerial fire department." Two powerful airplanes carry chemical extinguishers and firemen pilots, who are said to rise and fly to the suburbs and adjacent hill and valley country and there extinguish fires. It must be true, for our enterprising daily papers have not mentioned it.

The Hoodoo 13

W. E. Johnston, excursion agent on the Washington - Sunset route, has made 938 trips between San Francisco and Washington, covering a period of 17 years and 8 months. He left on Friday 496 times. Moreover, he made one round trip every 13 days, and 13 round trips every six months. The total mileage covered during the above period was 3,404,102 miles. On an average of 20 passengers on each trip,

Johnston accompanied 18,760 passengers across the continent. And he is still going!

FIRE.—The life companies expect to do remarkably well in these war times. Why shouldn't the fire companies also do well? If fire losses indicate an abnormality of causes, let rates be promptly advanced—or the bad business be cut out.

The California state council of defense has taken steps to prevent the tossing of cigar and cigarette stumps through car windows into grain and hay fields.

Blazes in the snow sheds of the S. P. R. R. near Emigrant Gap destroyed them for a fifth of a mile, and caused a loss of \$50,000. Incendiarism is suspected.

Walnut Grove, Cal., July 7. — On Crew ranch a dwg; loss \$1,000. The Japanese tenant also lost \$1,000, in paper money, which he was too excited to remember when he slid for life.

Sacramento, July 6.—House of A. Holley, 3214 X st., damaged.

Loyalton, Cal., July. — Stock pens of Dr. Bradley burned, together with a hundred hogs.

GARAGES

Four-story non-fireproof garages are to be allowed in New York city.

VETOED

Gov. Lowden of Illinois vetoed the jumbo line bill, which was opposed by the large fire offices and by large property-owners in Chicago.

METROPOLITAN LIFE TO THE RESCUE

Policies of the Looted Pittsburg Life & Trust Are Reinsured and All Death Claims Will Be Paid

The Metropolitan Life Insurance Company has come to the rescue of the marooned policyholders of the wrecked Pittsburg Life & Trust Insurance Company, by reinsuring all policies, including those of the old Washington Life Ins. Co. The assets and business of the latter were taken over by the Pittsburg company some years ago.

The attempts to save the wrecked ship were unsuccessful. Reorganization was opposed by the New York insurance department on the ground that as it would be unable to inspire confidence and secure new business its continued existence would be disastrous.

The Metropolitan takes over the Pittsburg Life & Trust assets and places a lien of 33½ percent on all policies to cover the impairment of the legal reserve. This lien does not become effective until the expiration of five years, and may be postponed if the assets should prove to be better than now estimated.

All accrued claims will be paid in full. The receiver had denied liability for death claims. All claims on policies of holders who die within the next five years (and perhaps longer) will be paid in full. Thereafter the impairment lien must be enforced.

The Coast Review congratulates American life insurance, as well as the policyholders of the wrecked company, on this great salvage.

Exit the Pittsburg Life

The great life insurance crime of the century was the "sale" and looting of the Pittsburg Life & Trust Ins. Co., a corporation organized primarily to take over the assets and liabilities of other life insurance companies. It took over the Security Life & Trust of Philadelphia and the Washington Life Ins. Co. of New York, the latter having some \$16,000,000 of assets.

The buying of moribund companies did not pay. The stockholders of the buyer were finally only too willing to sell. Clarence F. Birdseye and his associates, of New York, knew it. With "shoestring" capital they made a small deposit and the weary Pittsburg financiers turned over to the looters \$24,000,000 assets. Of this sum, \$1,900,000 disappeared in a few days. The looted sum was more than the capital and surplus. The stockholders will probably lose all.

Trading With the Enemy Act Will End German Insurance in This Country

Congress has under consideration a bill which will stop all trading with the enemy while the war lasts. The terms of the bill cover placing insurance of any kind in the United States branches of German companies. The bill if enacted supersedes any state license or law, and becomes operative as soon as signed by the President.

The London Assurance

The home office statement of the London Assurance Corporation presents details and totals from which we gather the following:

Total assets, \$32,135,565. Assets less life department funds, \$18,631,955, for the fire, marine and casualty departments. Total premium income, exclusive of life, \$9,888,340. Of this amount the fire premiums were \$4,019,185; the marine, \$5,788,510; the accident, etc., \$80,645. The fire and marine losses were only 47.5 percent of the \$9,807,695 premiums. The fire loss ratio was even less, being 45.5.

The Pacific department, under Manager A. W. Thornton, wrote \$853,823 premiums (a gain) last year, with only 36 percent loss ratio. The United States department added nearly \$600,000 to its assets and to its premium income, and its losses were light.

Next year the Pacific Mutual Life will celebrate its Jubilee Year.

R. E. Fay is now at the head of the California Casualty Underwriters Association.

California New Blanks

(c) State approximately quantity of insurance previously handled, specifying approximate amount of insurance and number of policies written.

The above is a question appearing in both agents' and brokers' blank application for a license. Nearly every applicant will find it hard, and some applicants will find it impossible, to literally answer this question, which sets no time to the service as agent or broker.

The blank of the broker application asks:

Is the applicant a copartnership? If so, what are the names of the partners.

Is the applicant a corporation? If so, what are the names of the officers thereof.

What is a solicitor employed by a local agent? He is not the agent of the company. Is he a broker?

Field Men's Notes

Bruce Kaltz is no longer with the Aetna field staff.

Revised Field Men's Directory this month on pages 558-559.

The Fidelity & Casualty Bulletin prints three pages of one-line accounts of elevator accidents. The abbreviations "kld" and "ser. inj." and "fa. inj." are frequent. In the lists appear the names of San Francisco, Los Angeles, Portland, Healdsburg and Victor (Cal.), Reno, Seattle, Oakland, Salt Lake City.

Steamboiler insurance new rates became effective on July 1.

Deputy Risbrough says the California state insurance report will issue from the state printing office in about a month.

The Pennsylvania Fire has elected three additional vice presidents, all of whom are general agents of the controlling company, the North British & Mercantile.

Harrison Conflagration

Four hundred people are homeless at Harrison, Id. Half of this lake town was burned Saturday, July 21. Seventeen families are housed in the school house. The general belief is that the fire was set by incendiaries. The business district will be rebuilt of fire proof construction. Temporary wooden buildings will be prohibited. The fire started in the Grant Lumber Co. yard. Only a month ago the Grant people completed a mill burned two months before. They may not rebuild. Employees testified they saw men running away just before the fire started. Believed to be I. W. W. Eleven blocks were burned over.

In the Aetna

Contractors of army cantonments insure materials from railroad to government acceptance. A syndicate of companies carries the insurance, but all policies are written in the Aetna.

The reinsurers are the Liverpool & London & Globe, German American, Atlas, Ins. Co. North America, Hartford, North British & Mercantile, Fire Association, Phoenix of London, Westchester, Scottish Union, United States Fire, Glens Falls, Automobile, Globe & Rutgers, Hanover, Providence-Washington, Standard.

A Receiver and an Assessment

The Interinsurance Exchange of the National Retail Dry Goods Association, of Chicago, is in the hands of a receiver, P. A. Bergner, who will at once levy an assessment on drygoods merchants to pay accumulated losses.

President Levison of the Fireman's Fund is visiting the East.

Manager Johnston expects to move into new offices at 223-225 Sansome street on October 1.

The Pacific Mutual Life is writing new business at the rate of 3½ million dollars a month.

Last year the Alliance of London doubled its marine premium income.

California Automobile Business of Fire and Marine Companies

	Premis.	Losses Pd.
Aetna	\$ 22,019	\$ 20,570
Alliance, Lon.	635	132
Alliance, Phila.	1,620	684
American, N. J.	14,157	2,268
American Central	7,365	1,125
American Eagle	201	20
American & For. M.	11,616	2,240
Automobile	50,099	33,113
Boston	16,000	4,260
California	87,407	27,246
Columbia, N. J.	2,923	434
Com'l Union Assur.	21,804	6,892
Commonwealth, N. Y.	5,153	672
Continental	16,374	9,218
Federal	19,870	9,928
Fidelity-Phenix	16,333	9,218
Fireman's Fund	303,907	143,774
Franklin	53	. . .
German Alliance	78	. . .
German Amer., N. Y.	12,624	3,207
Glens Falls	1,860	77
Guardian F.	854	. . .
Hanover	513	. . .
Hartford	24,314	31,860
Home	47,411	15,734
Ins. Co. North Amer.	12,081	5,276
Ins. Co. S. of Penn.	16,083	7,570
Liverpool & Lon. & G.	23,893	6,983
London & Lanc.	119,215	38,936
Marmheim	1,331	164
Marine	2,581	2,247
Mercantile	14,674	3,634
Niagara	6,887	5,825
North British & M.	6,379	659
North River	6,605	1,926
Norwich Union	19,525	2,490
Palatine	15,417	11,698
Phoenix Assur.	83,886	33,199
Phoenix, Conn.	16,436	9,880
Prov.-Wash.	5,885	3,734
Prussian National	11,543	9,501
Old Colony	1,602	973
Orient	34,244	8,310
Queen	16,950	6,592
Royal	48,702	23,457
Scottish Union & N.	5,729	2,411
Sea	2,651	. . .
St. Paul F. & M.	83,075	35,498

Stuyvesant	2,405	2,983
Sub. at U. S. Ll.	21,820	7,352
Tokio	2,879	928
Union M.	20,169	11,668
United States F.	31,219	26,459
Westchester F.	646	. . .
Total fire	1,319,702	593,057
*Grand totals	2,255,988	869,378

*Including casualty companies.

Figures include a little team and vehicle business.

Significant

The two houses of the Illinois legislature passed a bill limiting reinsurance to one-half the amount assumed on any one risk. The governor vetoed the bill, it is true, but its presentation and approval by the legislature of a great state we regard as significant. It is a prophesy of future legislation. The champions of this measure say it will permit the successful launching of new fire companies which may be used as re-insurers.

The Brotherhood of American Yeoman, of Des Moines, Ia., is establishing a Pacific Coast branch office.

Increased cost of fuel oil for locomotives on the Southern Pacific now approximates \$18,000 a day.

The Home has canceled its reinsurance treaty with the Munich Reinsurance Co. The latter writes no marine reinsurance in this country.

The Stuyvesant has reinsured nearly a third of its business in the Globe & Rutgers, reducing its unearned premium liability a third, as of July 1.

B. J. Smith and A. W. Thornton will soon move into new offices next to the Sub-Treasury building on Pine street, San Francisco.

We learn from the Post Magazine that the new French reinsurance law places the Helvetia on the black list.

Business failures this year are fewer in number than last year.

Some of the Liberty Bond money will return to California to pay for oranges.

Field Men's Notes

We erred last month. F. M. Burnside was merely transferred to Seattle, by the Fireman's Fund. Samuel Simmen is not now with the special agency staff. J. J. Bannon succeeds Mr. Armstrong at Los Angeles. J. J. Campbell has been added to the Seattle staff. H. W. Armstrong has been transferred from Los Angeles to Denver. The Fireman's Fund special agency staff at Dallas is now as follows: J. H. Snell, J. D. Wheeler, P. E. Tucker.

Special Agents' Monthly Account Books, three copies for 25 cents, at the Coast Review office.

I. M. Fisher, Jr., heretofore at Helena, succeeds Walter Young at Los Angeles for the Commercial Union.

C. C. Morris, of Great Falls, Mont., has been appointed special agent for the Commercial Union and Palatine for Montana and Utah, to succeed I. M. Fisher, Jr., transferred to Los Angeles. Mr. Morris has made many friends in the Montana field, as special agent for the Northwestern F. & M. reporting to Chicago. Recently he was a visitor in San Francisco.

The Fire Association's state agent for Idaho and Montana, reporting to Chicago, F. B. Churchill, has resigned.

At Helena F. F. West has resigned the special agency of the Norwich Union.

Meeting Non-Board Competition

The Committee of Five is proceeding carefully, with the aid of the locals. Some five local boards have been organized, composed of representatives of Board companies. From these organizations the competitive rates will come by recommendation.

Several of the principal non-board agencies, including the Continental, are again mentioned as probable new entrants of the Board of Fire Underwriters.

The Nevada State Life has been licensed. After a few months home state work it will apply for admission to adjoining states.

UTAH.—Insurance under the workmen's compensation law is now compulsory.

Alverson Gets It

The Richmond Insurance Co. of W. New Brighton, N. Y., has entered California, with W. W. Alverson as manager. The Richmond was organized in 1907; it has \$200,000 capital, \$221,162 net surplus, and \$769,433 assets.

New York City Fire Losses and Premiums

Commissioner Adamson's views on the fire losses and insurance rates of the city of New York, as printed in the daily prints of the metropolis, are very interesting. He says the city fire premiums last year amounted to \$25,000,000 and the losses were only \$8,746,404. The premiums were therefore about \$16,000,000 in excess of the fire losses.

This is a loss ratio of 34.9 percent. Allowing 45 percent for expenses and taxes on city business, the insurers made a profit of \$5,000,000.

This sounds big but how about the rebating? How about the losing years? How about the conflagration hazard, and the necessary surplus to meet the big fire losses which may be incurred any day or night?

Personals

Manager C. A. Henry has returned from the East.

Jack Marshall, Jr., manager of the Central department of the Fireman's Fund at Chicago, left today for home via Portland and Seattle. He is accompanied as far as the latter city by ex-President Faymonville. Mr. Marshall will spend a couple of weeks in Yellowstone Park.

Accidents in proportion to population are increasing.

The North Atlantic of New York is a new marine company, with half a million capital and surplus.

Joel L. English, vice-president of the Aetna Life, recently completed a half century in the business.

LIFE

According to a decision of the North Dakota Supreme Court, an acknowledgment in a policy of the receipt of a premium is conclusive proof of its payment as far as to make the policy binding, notwithstanding the clause requiring the premium to be actually paid.

C. H. Twiss, succeeds F. L. Mayhew, ordinary inspector of industrial agencies for the West Coast-San Francisco Life.

In talking partnership insurance to a member of firm, propound the following question:

1. What additional duties would you be performing to-day if your partner had died last week?

2. What would you be saying to-day to the banks and wholesalers with whom your firm deals if your partner had died last week?

3. What would you be saying to-day to your partner's family if your partner had died last week?—Prudential Record.

The Tennessee insurance department requires all societies and companies writing assessment business to print across the face of the policy: "this policy is subject to unlimited assessment for policy claim."

GENERAL

The Fourth of July was celebrated without any serious fire losses and with nominal loss of life. The celebration was sane, safe and satisfactory.

The total registration in the United States for the draft was 9,659,382 young men, or 96 per cent of the estimate. Of this number there were 111,823 unnaturalized Germans, of whom 7,617 live in the Pacific West, mostly in California.

THERE ARE ALWAYS GOOD OPPORTUNITIES
FOR THE RIGHT MEN with the

Pacific Mutual Life Insurance Company

of California



FOUNDED IN 1868

Assets

\$38,727,196 62

Capital and Surplus

\$4,932,024 50

See for an Agency Contract in California

Managers for Life Department

KILGARIF & BEAVER, Inc.

Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Pacific Mutnal Bldg., Los Angeles

Managers for Accident Department

F. A. STEARNS.

Shreve Building, San Francisco

The PASCHALL-JONES CO.

Story Bldg., Los Angeles

Paid-for Life Insurance. \$171,913,618 00

FIRE

Porterville, Cal., July 20.—Fire that is believed to have originated in a pile of green alfalfa destroyed 250 tons of hay on the Whitten ranch in the Saucelito district south of here. The flames communicated to a large barn, which was also destroyed, and caused the loss of machinery, tools and other materials. The total damage is estimated at \$7000, fully insured.

Redwood City, July 21.—A large party of volunteers left this city in automobiles this afternoon to combat a brush fire which has been raging since 10 o'clock in the King's Mountain district, denuding a large tract contiguous to the redwood trees in the Purissama and Tunitas Glen districts. At dusk the fire was believed

to be under control. Huge banks of dense smoke hung over the section in the vicinity of the fire.

Vallejo, Cal., July 23.—With one man under arrest in the Napa jail, where he has confessed to having set five fires yesterday on the property of Charles C. Denio, a rancher of American canyon, the police and Federal authorities are to-day investigating mysterious attempts to set other fires on ranches in this vicinity and to tamper with the water supply serving Vallejo and the Mare Island navy yard. The man in custody in Napa is Joseph A. Chapman, a hand employed by Denio, who left him in charge of the ranch yesterday. Chapman confesses to setting the fires. Other men are suspected of plotting to set field fires and damage the reservoirs.

American Insurance Company	of Newark, N. J.	Organized 1846	Assets,	\$11,285,223
			Surplus to Policyholders,	4,951,427
Caledonian Insurance Company	of Edinburgh,	Organized 1805	U. S. Assets,	\$2,352,282
			Surplus to Policyholders,	685,758
Rochester-German Underwriters	of New York,		Assets,	\$23,713,478
			Surplus to Policyholders,	12,759,423
Scotch Underwriters,			Assets,	\$2,352,282
			Surplus to Policyholders,	685,758
GEO. O. HOADLEY, Manager				
219 SANSOME STREET, - - - SAN FRANCISCO, CAL.				

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY
President JOHN M. TAYLOR, Hartford, Conn.

Insurance in force, 107,262 Policies for - \$253,439,405.12

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1916,	- - - - -	\$310,337,255.71
Total returned to Policyholders, as above noted, in same period	- - - - -	319,548,729.00
Excess of amount returned	- - - - -	9,211,473.29

Conference

The Fireman's Fund Central, Eastern and Southern departments, John Marshall, Jr., of Chicago, A. K. Simpson of Boston, and E. T. Gentry of Atlanta, Ga., were recently called to San Francisco to attend a conference.

All German Companies Under President's Prohibition

Whether transacting a marine and or war risks business or not, every United States branch of a German insurance or reinsurance company is named in President Wilson's proclamation prohibiting such insurance in enemy countries' companies. Bulgarian companies also are named.

Oregon Life Decision

If applicant for life insurance makes truthful statements to medical examiner, who changes application to make it appear that insured is a safe risk, insurer will be liable on policy issued.—*Lindstrom v. National Life Ins. Co. of U. S.*, 165 P. 675, July 16, '17.

Settlement of Indemnity Judgment by Note

Where indemnity insurance policy provided that action should not lie against company except for loss sustained and paid in satisfaction of final judgment within 90 days, actual satisfaction of such judgment by note held not bad faith, although insured and his attorneys knew they could compel insurance company to pay amount of judgment.—*Riner v. Southwestern Surety Ins. Co.*, 165 P. 684, July 16, '17, Or. S. C.

The twenty-seven most important fraternal insurance orders domiciled in the United States have paid to policyholders and beneficiaries during their whole existence, according to The Fraternal Monitor's Statistics Fraternal Societies for 1916, a total of \$1,320,114,956. On the other hand, The Mutual Life Insurance Company of New York alone has paid to policyholders and beneficiaries since date of organization the

sum of \$1,328,140,284, or over eight million dollars more than these twenty-seven great fraternal insurance orders combined.

By German Spies or Hired I. W. W.

Stockton, Cal., July 28. — The German spies may have guilty knowledge of a fire which recently destroyed 500 acres of grain in Stanislaus county is the belief of our city chemist, who today completed examination of a phosphorus bomb taken from a prisoner. The bomb was incased in a small bottle. If the cork were removed for a little time an outer coating of phosphorus would generate sufficient heat to burst an inside vial containing pure phosphorus and thereby start a fire. The inner vial is a flask of a type made in Germany and rare in this country.

Canada may require only a Dominion license of the companies, and all deposits at Ottawa.

MARINE.—The London & Lancashire has acquired control of the Marine Ins. Co. and will continue the organization.

Marine decision on page 498.

The country automobile department of the Fireman's Fund is now in charge of J. M. Hoyt, who was formerly the Pacific Coast Casualty's liability department.

Make some little saving every day and contribute it to the Red Cross Fund.

The brave man carves out his fortune, and every man is the son of his own works. Cervantes.

We are much beholden to Machiavel and others, that write what men do, and not what they ought to do.—Bacon.

Among the great prizes of life is the opportunity to do the work which one likes and for which he is fitted.

Send to the Prudential Ins. Co., Newark, N. J., for a description of its group plan of insurance. It may be just the thing for you.

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1917) . \$12,149,848

NET SURPLUS, " . 5,176,150

E. F. BEDDALL

President

N. S. BARTOW

Secretary

GEO. W. BURCHELL

Vice-President

Gross Assets ^{JAN. 1} 1917 \$122,761,094

Fire & Marine Assets 55,786,381

Net Surplus - - 20,169,199

Losses Paid - - 303,155,408

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager

LIVERPOOL, ENGLAND

DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
San Francisco, Montreal. Agencies in all principal Cities and Towns



ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING. SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston,
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, R. S. Folger, Matt B. Evans,
P. S. W. Ramsden. C. A. Luhrs (automobile).

ITEMS OF NEWS

Seattle had a carmen's riot last week. Sixteen policemen refused to ride on cars and protect the passengers and platform men. Nearly every policeman has signed a petition for a labor union charter. The city firemen are already organized as members of a labor union, and are expected to strike for higher wages or in sympathy with other strikers and brick-bat-throwers. The news reports read like recent dispatches from Petrograd.

Fresno, Cal., July 21.—Buildings on both sides of I street between Mono and Ventura streets were wiped out by fire here to-night, including the mill and lumber yards of the Fresno Planing-mill Company, several automobile repair shops and six dwellings, bringing about a loss that is estimated at midnight as between \$150,000 and \$200,000. The fire was under control at midnight.

Guerneville, Cal., July 21.—The forest fire which has been raging on Mill creek for the last thirty hours broke over Mt. Jackson, five miles north of Guerneville, this afternoon, sweeping everything in its path. It burned across the fine ranch and vineyard of Louis Junker of San Francisco and now is headed for the Great Eastern Quicksilver Company's plant. Guerneville is in no danger, but Rio Nido is menaced.

Rochester, N. Y., July 22.—Fire today completely destroyed the big plant of the Whitney Elevator and Warehouse Company, where about 100,000 bushels of wheat were stored. The loss is estimated at \$600,000.

Tacoma, Wash., July 17.—Within an hour after fire broke out in the plant of the Tacoma Fir Door Company the place was in ruins. The loss is estimated at \$120,000, insured for \$90,000, but it is believed the loss will exceed that sum.

The Kansas Automobile Indemnity Co. has retired, after reinsuring in a Mutual.

Tacoma, Wash., July 22.—Fire today destroyed the Hague box factory, causing a loss of \$50,000. The plant has not been in operation for several weeks and the origin is mysterious.

Sam Davis, Nevada pioneer newspaper man, ex-insurance commissioner, humorist, comrade of Mark Twain and Ed Niles, has recovered from his recent stroke of apoplexy.

The Dominion license of the Canada Weather Insurance Company, with head office at Toronto, expired on April 30th, 1917, and has not been renewed. This company has been transacting hail and tornado insurance since February, 1910, and on the 31st of December last had assets totaling \$26,662.70 with liabilities of \$7,988.91. The paid-up capital of the company was \$74,965.20, making a total liability of \$82,954.11. At the end of the year there was an impairment of capital of \$56,291.41.—Ins. and Fin. Review.

Denver.—The Bankers International Life has reinsured its health and accident business.

The National of Denmark has entered the United States as a fire reinsurer.

President Carl Schreiner, though not an American citizen, will remain at the head of the First Reinsurance Co. of Hartford.

Congress proposes to engage in insurance against hail and wind damage to growing crops. The first thing is an appropriation for salaries of the new office holders, for whose benefit the socialistic scheme is undertaken.

The prohibition list of German companies, as given out by the government at Washington, includes the Aachen & Munich, Hamburg-Bremen, Prussian National, Nord Deutsche (North German), and Frankona.

"The Largest Fire Insurance Company in America."

Organized 1853



ELBRIDGE G. SNOW, President

STATEMENT, JANUARY, 1917

Cash Assets, January, 1917,	. . . \$40,047,514.55
Reserve as a Conflagration Surplus . . .	\$2,000,000.00*
Cash Capital	6,000,000.00*
All other Liabilities	19,395,766.42
Net Surplus	12,651,748.13*
Surplus as Regards Policyholders	20,651,748.13*

EXPLOSION INSURANCE

LIBERAL COVER REASONABLE RATES

Every Policy Issued Backed by the Largest Cash Assets of Any Fire Insurance Company in America.

STRENGTH

REPUTATION

SERVICE

OREGON FIRE MARSHAL LAW

Commissioner Wells sends out a letter on the new state fire marshal law, in which he says it can be successful only by aid of the public.

The commissioner says:

One thing to which we wish to call your attention is what people term interference with their personal business. They resent men inspecting their property and telling them what to do. They will tell you that when you come on inspection: "We want to run our own property in our own way, and as long as we pay our taxes it is none of your business, and if you don't like it, get out!" You will hear this many times. When you hear that or similar remarks, remember this—a convert is worth more than a conviction. Show a man his advantage in dollars and cents in cleaning his roof, fixing his flue, and keeping his basement for other purposes than a personal bonfire and he will thank you, but if you bring him into court and compel him to do it, he will hate you. If you only make one convert a week to fire prevention you are doing your bit. No one shouts louder than the reformed sinner.

And here is something the Coast Review would like to have some adjusters read:

Then there is the incendiary fire. Do not think every fire is incendiary. That is a bad frame of mind to get into. There are "crooked" fires, it is true, but the vast majority of fires are not. No greater calamity can happen to the average person than to have a fire. The work of a lifetime, the treasures of years are swept away and one begins again like a pioneer without those things which for years he has by association become accustomed to. Keep in mind there are some things money can not replace.

The commissioner continues:

If you think the fire needs investigation, ascertain—

(1) Name of the owner of the property. (2) Name of the occupant of the property. (3) How long the occupant has been in the property. (4) How long the occupant has been in your community. (5) Reputation of occupant. (6) Amount of insurance carried. (7) When insurance was taken out. (8) The last person in the building before the fire. (9) Suspicious things found in the building at the time of the fire. (10) What the occupant or owner has to say as to the origin, circumstances and conditions of the fire.

If you are not satisfied after you have inquired into these things, wire, telephone or write by special delivery to the state fire marshal department, Salem,

Oregon, giving all the facts set out above, and then—do not talk about it. You may be wrong and do some one irreparable injury. You may be right and give some an inkling that the officers are investigating. Silence will not hurt, and it may help.

THE COAST REVIEW'S PACIFIC FIRE CHART FOR 1917

San Diego, May 31st, 1917.

I wish you would kindly send me the Coast Review Pacific Fire Chart for 1917. This gives me more information than I want than any other Chart. Yours very truly, W.

This Chart contains Principal Court Rulings for the previous 12 months. No other insurance chart gives this information.

This Chart gives the Business of the Companies by States of the Pacific West. No other insurance chart prints this information.

Reinsurance Reserve is placed next to Net Premiums. No other insurance chart does this, though reserve and premiums should be compared.

Definitions of Chart Terms Used. No other insurance chart gives them.

Dividends to Stockholders are misleading, and should not be paraded before the Policyholders. Our chart omits them: no other chart does. But our chart gives percentages of dividends on stockholders' funds—not capital—of companies with more than \$2,000,000 of such funds. No other chart gives this information. The average dividend last year was 8.27, which is not high for the funds risked.

Though worth a dollar the price is only 25c.

Send the Quarter if your company has not sent you this Defense Book.

COAST REVIEW SERVICE

You may need the information which we can give you—

As to Rumors, as to Reputation, as to Resources.

Do you want another Company?

Tell us what you can do for it.

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No American corporation is now allowed to do business in Germany.

How happens it that Germany detained Americans as prisoners of war long before the war lord compelled the United States to defend its rights on the seas? The American Legation at Berne, Switzerland, has formed an organization for the relief of Americans "now or in the future detained as prisoners of war in Germany."

Immigration of aliens has fallen off 75 per cent in two years. Emigration has fallen off 62 per cent.

Fire Automobile Marine

COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$ 14,750,000
Paid-Up Capital	1,475,000
Total Cash Assets, Gold	67,581,595
Total Liabilities, including re-insurance reserve	56,390,685
Cash Surplus to Policyholders	11,190,910
Total Amount of Claims Paid	198,018,581

Assets in United States Held by Trustees, \$10,885,362

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.

San Francisco

E. T. NIEBLING, Manager

R. C. MEDCRAFT, Assistant Manager

PACIFIC COAST DEPARTMENT

324 SANSOME STREET, : SAN FRANCISCO

Insurance Company of North America

OF PHILADELPHIA

Assets, : : : \$23,389,465 34

Alliance Insurance Company

OF PHILADELPHIA

Assets, : : : \$3,060,371 74

Yorkshire Insurance Company, Ltd.,

OF ENGLAND

U. S. Assets, : : : \$1,108,158 60

Northern Insurance Company

OF NEW YORK

Assets, : : : \$1,691,384 09

FIRE INSURANCE

AUTOMOBILE INSURANCE

MOTOR BOAT INSURANCE

PARCEL POST and TOURIST BAGGAGE INSURANCE

JAMES C. JOHNSTON, Manager

J. K. HAMILTON, ASSIST. MANAGER

MCCLURE KELLY, ASSIST. MANAGER

ALWAYS READ YOUR POLICY

A Stockton man purchased an automobile, and insured it. He paid a premium on its full cost value, supposing that in event of the car being destroyed he would be reimbursed in the original cost. The car was wrecked. The company took the car and paid him only a portion of the amount on which he paid a premium.

This phase of insurance is not understood by the public, although it is common practice. The companies must protect themselves against unfair loss by providing values on a basis of deterioration. The injustice of their procedure is in the fact that they permit their agents to write insurance without direct appraisal of values, gathering in premiums on amounts they will under no circumstance pay.

If the purchaser of a policy over-values his property, he is liable to be accused of fraud; and if he undervalues it, the policy is still subject to the shaving process. Those who insure should consider the age and nature of their property; they should

read their policies carefully and learn more from the deluge of words in written forms that in a considerable measure, lay conditions favorable to the underwriters. —Stockton, Cal., Mail.

RATES MUST BE BASED ON A WIDE AND LONG EXPERIENCE

New York City.—Commissioner Adamson repeats his recommendation that the business men ask for the filing of figures of city premiums and losses by the fire insurers, to enable New York to determine how much, if any, of the fire risk of the country it is paying for, and would show if there are grounds for demanding lower rates. This sounds like "the man from Texas." Mr. Adamson does not realize that if the rates of a city or a state alone were based on its individual loss experience it would be impossible to furnish insurance to some cities or states, now unknown, at rates based on its experience of the previous year.

Our Directory of Pacific Coast Fieldmen

Special Agents are invited to send us corrections

Actna

San Francisco—F. H. Rhonds,
G. F. Roberts, A. S. Willis
G. Nathan
Seattle—J. A. Murphy, State Agt.
Los Angeles—H. E. O'Brien
H. F. Mills
Spokane—G. S. Mariner
Helena, Mont.—Jno. P. Breeden

W. W. Alverson

San Francisco — R. L. Ellis,
T. B. Clarke
Los Angeles—T. J. Keleher
L. V. McLaughlin
Portland—A. M. Lovelace
W. E. Helfrich
Salt Lake City—W. T. Booth

Atlas

Denver—Wm. Manning
Portland—A. E. Ehrhorn
San Francisco—Fred H. Elster
Craig Owens
Spokane—E. K. Lower
Los Angeles—H. R. Jackson

Edward Brown & Sons

San Francisco—
Vallejo—W. B. Westlake
W. H. Gibbons, L. M. Hale
E. W. Harrison
Los Angeles—Chas. Van Valkenburg
Seattle—W. P. Porep
Spokane—Chas. A. Wendler
Denver—H. G. Doyle

California

San Francisco—
H. C. R. Buswell, Supt. of Agen's
S. Milton Haley, B. A. Sifford
Los Angeles—H. Dukinfield
Seattle—A. N. Lindsay,
Portland—R. H. McCurdy
Salt Lake—N. W. Clayton, Jr.

Capital

San Francisco—R. W. Guthrie
Sacramento—D. H. Cox

Chapman & Nauman Co.

San Francisco—Roy H. Keagy
Los Angeles—Theo. Schlosser

Christensen & Goodwin

San Francisco—R. De Lappe
Geo. T. Gray, J. C. Crooks
Los Angeles—Jos. A. Boyce, Eugene
P. Riecker
Seattle—Wm. F. Zwick
Spokane—Walter A. Frazier
Portland—Fred Tebben
Helena—John B. Fritsch
Boise—L. L. Dibble

James F. Cobb Co. Inc.

San Francisco—C. W. Greene
Los Angeles—R. H. Jenkins

Connecticut & Westchester

San Francisco—C. W. Von Tagen
John M. Gordon
Los Angeles—L. P. Stephens
Portland—James S. Reed
Helena—Z. M. Boyer
Spokane—S. E. DeLong

Curtis & Bailey

San Francisco—T. V. Humphreys,
H. L. Simpson, Clarence L.
Greenwalt
Portland—Chas. A. Colvin
Los Angeles—H. S. Cwindell

Continental, Fidelity-Ilex and American Eagle

San Francisco—Jay C. Wickler,
H. R. Wickler
Los Angeles—Geo. L. McIntire
F. W. Cardwell, L. V. Smith
Oakland—Chas. B. Mills
Sacramento—Frank J. Heintz
Seattle—Geo. L. A. Lauer,
Fred D. Hougham
Portland—W. A. Williams
Earl M. Scharf
Billings, Mont.—W. B. McCausland
Harry W. Nason, Manager City
Department
Fred A. Spear, Manager Automob-
ile Department

The James H. de Veuve Co.

Seattle—B. D. Smalley, H. A. Canfield
B. D. Smalley Jr.
Tacoma—John B. Hill

Fireman's Fund

San Francisco—R. D. Hunter,
John J. Hammond,
Kenneth Brown,
A. E. Webber, Bayard E. Nourse
Tirrell W. Fletcher
Los Angeles—Weldon D. Whelan,
Chester A. Swift, George D.
Gilmore, J. J. Bannon
Portland—H. B. Tickner
Seattle—Frank L. Emerick, F. M.
Burnside, J. J. Campbell
Spokane—Niran B. Swett
Denver—F. G. White, W. P. Coffey
Frederick R. Lamagan, H. W.
Armstrong
Dallas—J. H. Snell, P. E. Tucker,
J. D. Wheeler
Helena—C. D. French

Fire Association and Philadel- phia Underwriters

San Francisco—Charles L. Barsotti,
Supt. of Agencies, Thos. F.
O'Grady, Howard W. Hogan
Los Angeles—Geo. F. Stanford
Portland—Frank S. Glover
Seattle—Sam G. Gordon
Helena—Percy B. Churchill
Denver—L. D. Griffin

Germania Fire, N. Y.

Portland—Fred S. Penfield
Spokane—Z. M. Boyer

George O. Hondleg

San Francisco—Alex J. Cartwright
J. S. Talcott
Portland—A. H. Jackson
Spokane—Chas. H. Hay
Montana—Frederic W. Merigold
Los Angeles—Mark B. Harris
Sacramento—E. E. Panabaker

Dixwell Hewitt

San Francisco—Geo. E. Devine,
Supt. of Agencies
M. E. Spalding, R. E. Dollard
H. F. Mordoff, L. H. Earle
Los Angeles—P. H. Griffith
E. E. Price
Portland—J. J. Dennis
Spokane — Neil Stewart,
Gerard Clement
Butte—Chas. E. Miller

Home, New York Franklin, Philadelphia

San Francisco—Roff & Sheahan,
General Agents; H. W. Wagenet,
E. A. Sheahan, G. W. Madison,
L. W. DePoali, Special Agents
Los Angeles—Chas. Quitzow, State
Agent; James S. Suydam, L. H.
Wood, Special Agents
Portland—J. D. Coleman, General
Agent; John C. Fox, Edgar
Stevens, George H. Houghton,
Special Agents
Salt Lake—Junius Young, State Agt
Great Falls—Benn A. Scott, State
Agent; H. C. Dunn, Sp. Agt.

Ins. Co. of North America, Alliance The Yorkshire, Northern of N. Y.

San Francisco—A. C. Wright
F. J. Mayer
Portland—Walter E. Bliss
Los Angeles—W. F. Kuhl
Spokane—M. H. Reeves
Seattle—Horace Reed
Billings, Mont.—Gilman L. Camp
Salt Lake City—Gordon F. Rennie

Law Union & Rock and Union Assurance

San Francisco — E. M. Brodenstein
Branch Sec'y:
F. A. Stahl, Noah L. Nelson
Portland—Rod E. Smith
Spokane—Raymond C. Gillette
Los Angeles—Leigh H. Robins
Denver—Geo. W. Beek, Gen'l Agent

Liverpool & London & Globe

San Francisco—R. H. Rountree
Harrison Houseworth
Chester S. Myrick
Los Angeles—Logan B. Chandler
Portland—Frank E. Atkins
Spokane—Geo. J. Jones
Great Falls—Grant R. Brown

London & Lancashire and Orient

San Francisco—Geo. Ormond Smith,
Agency Supt.; W. B. Hopkins,
Local Sec'y; W. W. Gilmore
Geo. T. Richmond
Los Angeles—J. P. Yates, Agency
Supt.
Portland—G. L. Goodell
Denver—Nicholas Gardner
Helena—J. Robb Gay
Seattle—David H. Parry

London

San Francisco—Wm. H. Hackett
Supt. of Agencies
Phillip R. Weinmann, Ben L.
Penfield
Los Angeles—C. W. Rohrer
Portland—Gus J. Roth
Seattle—P. J. Perry
Spokane—I. E. Johnson
Denver—T. S. Heath

National Union

San Francisco—Dixwell Davenport
Oakland—E. W. Hall
Los Angeles—William M. Stodghill
Seattle—Wm. P. Cassell

New York Underwriters Agency

San Francisco—V. H. Quitzow
Los Angeles—A. C. Anderson
Seattle—A. F. Bailey
Spokane—H. B. Hagen

New Zealand

San Francisco—D. A. Parker
R. E. Oehlmann
Los Angeles—C. P. Lyndall
Portland—W. G. Fortmann
Denver—Fred Williams
Spokane—Volney Seebeck

E. T. Niebling

San Francisco — A. E. Field, F. J.
H. Manning, Geo. F. Heuer
A. McAllister, Auto Dept.
Los Angeles—L. M. Fisher, Jr.
G. A. Inman, Auto Dept.
Portland—R. H. Conant
Seattle—Geo. W. Swan
Great Falls—C. C. Morris

**North British & Mercantile,
Commonwealth, of New York**

Seattle—E. J. Young
Spokane—Wm. R. Lambert
Los Angeles—Chas. Harris
San Francisco—F. J. Schoeneman
C. F. Milliman, G. W. Dearborn
Denver—E. C. Willey
Portland—H. E. Smith
Helena—Oscar Unmack
Dallas—Wirt Leake
Houston—H. J. Thomsen

The Mercantile of America,

San Francisco—P. W. Gedney

Northern

San Francisco—H. D. Schumann
Sacramento—L. C. Holloway
Los Angeles—G. Mueller, Ben T.
Campbell
Portland—D. Ross Atkinson
Spokane—R. G. Valentyne
Butte—E. C. Fotheringham

Northwestern National

Seattle—A. M. Jones
Los Angeles—W. E. Labry
San Francisco—H. L. Clark
Oakland—J. D. Stanley
Tacoma—L. S. Frudenfeld
Portland—G. F. Nickerson
Spokane—Henry Heath

Norwich Union

San Francisco—F. C. Staniford, Supt
of Agencies, H. L. Cope
Los Angeles—William L. Wallace
Portland—Harry W. Randall
Spokane—C. W. Jennings
Helena, Mont.—Frank F. West, Jr.
Denver—A. L. Tefft

Edwin Parrish

Portland—Chester A. Deering
Spokane—John A. Carlson
Los Angeles—O. D. Baldwin
B. C. Fisher
Sacramento—W. D. Young
San Francisco—R. T. Boyd
C. C. Trowbridge

Pennsylvania

San Francisco — S. P. Mesick, Supt.
of Agencies
Oakland—F. J. Agnew, Supt of Agen.
F. A. Lathrop
Los Angeles—A. C. McConnell
Portland—Chas. V. McCarthy

Phoenix, London

San Francisco—G. A. R. Heuer
Willard T. Lovell, Supt. Auto
Department
Portland—B. W. Jones
Seattle—C. A. Craft
Helena—C. L. Spear
Los Angeles—
H. G. Large, B. J. Kellner

E. E. Potter & Sons

San Francisco—E. G. Potter,
Supt of Agencies; R. H. Davis
Los Angeles—C. H. Gatchel
Portland—E. A. Parsons
Spokane—C. R. Kerns

Royal Exchange

Denver—W. J. Ciseel
Seattle—Lawrence F. Lamping

Royal and Qucen

San Francisco—F. M. Gilerest
J. B. Walden, Fred. H. Farr
R. S. Folger, C. A. Lubrs, W. H.
Tieknor
Fresno—E. P. Eldred
Los Angeles—J. K. Urnston
F. J. Perry, P. S. Ramsden
Sacramento—D. L. Stewart
Portland—H. R. Birke
Seattle—Matt B. Evans
Salem, Or.—C. D. Gabrielson
Spokane—J. H. Banks

Selbach & Deans

San Francisco—G. A. Davies
Los Angeles—R. L. McCulloch
Seattle—C. M. Rupe
Spokane—A. S. Heatfield

Springfield & Newark Fire

San Francisco—Geo. C. Coddig
Frank H. Young, H. K. Nourse
Los Angeles—J. E. Crandall
Portland—J. F. R. Webber
Seattle—C. H. Anderson
Salt Lake—

**Scattish Union & National and
Slate Assurance**

San Francisco—J. H. Fuller
Rollin M. Kelley
Los Angeles—Chas. Niemann
Tacoma—Fred W. Gaston
Spokane—H. C. Edmundson
Denver—J. L. Reams

Geo. H. Tyson

San Francisco—Harry Benner,
Clifford Conly, Supts of Agents
J. B. Hatcher, Douglas Parker
C. C. E. Ellis
Los Angeles—J. C. Howard, Gen'l
Adjuster, E. R. Holland
Sacramento—E. F. Hewitt
Portland—Arthur A. Ferns
Seattle—W. T. Burwell
Spokane—L. D. Mitchell
Helena and Salt Lake City—
R. Lockey Jr.
Fresno—Geo. A. Kingman

Vulcan Fire

San Francisco—D. A. Barry,
S. W. Newman
Los Angeles—Otho N. Hall
Butte—O. R. Indahl

Wayman and Henry

San Francisco — W. W. Cleveland,
J. R. Kenna, E. P. Caine, John
A. Faull, J. N. Waters
Los Angeles—Edward A. Rowe
James F. Boylan
Portland—E. R. Thompson
Seattle—Thomas H. Agnew
Spokane—C. B. Harris
Denver—Geo. W. Dodd

**Western, British America, and
Firemea's Underwriters**

Los Angeles — C. H. Burger, Supt.
of Agencies
Seattle—Thos. J. Craig
San Francisco—William L. Brown

Appraisers

San Francisco—J. P. Treanor
Portland—Wm. B. Honeyman

FIRE

Porterville, Cal., July 23.—Embers carried by a high north wind from burning residences on Sunnyside avenue set fires in four places on the north side, destroying three homes, damaged a hospital, a church and four residences and for a time threatened the destruction of a dozen blocks of city property. The loss is estimated at \$11,000, partially insured. The fire originated in the residence of T. A. Hart, destroyed that building, and the house of S. Dew, adjoining, and damaged the nearby properties of Robert Horbach

and Mrs. S. M. Prettyman. The home of John Guinn, five blocks distant, was set on fire by sparks and destroyed. Sparks also fired the Mt. Whitney Hospital, three blocks away, and the Christian Church, seven blocks away.

Los Angeles, Cal., July 21.—Taking full advantage of the war situation, the I. W. W. is about to make a supreme effort to get control of the oil industry of California and of the Nation, or, failing this, to tie up the oil supply so as to cripple the allies. They will strike for \$4 a day for roustabouts and \$8 for drillers.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

BENJ. J. SMITH,
MANAGER

FRED'K S. DICK, Assistant Manager

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.
of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts
Incorporated 1839

Total Assets	\$11,961,976 31
Total Liabilities	9,447,523 51
Net Surplus	2,514,452 80
SURPLUS TO POLICYHOLDERS, \$5,014,452.80	

150 Sansome Street,

GEORGE W. DORNIN, Manager

NEWARK

Fire Ins. Co.
of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey
Incorporated 1811

Total Assets	\$ 2,270,251 00
Total Liabilities	1,363,463 00
Net Surplus	406,788 00
SURPLUS TO POLICYHOLDERS, \$906,788.00	

: San Francisco

JOHN C. DORNIN, Asst. Manager

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING
FRANK H. YOUNG

J. E. CRANDALL C. H. ANDERSON
H. K. NOURSE

FIRE

Bemidji, Minn., July 21.—Sawmill No. 1 of the Crookston Lumber Company, the second largest sawmill in the United States, was completely destroyed by fire to-night. The blaze originated under the log jack at 11:30 o'clock and in twenty

minutes the mill was completely destroyed. Incendaries are suspected.

The Wisconsin state fire fund reinsures in stock companies all liabilities in excess of \$100,000 on each individual risk.

Vancouver, B. C., firemen all walked out on a strike recently, for higher wages.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$3,270,655.00

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

MONEY

A San Francisco broker firm says: The Liberty Loan has been heavily oversubscribed. With the vast sum produced by this loan, released for governmental use, there should result a stimulation of business sufficient to make it more active than ever before witnessed. In the face of the enormous expansion of credits among belligerent European nations, it is a fact worthy of note that the deposits in savings banks are now larger in those countries than ever before in times of peace. Furthermore, instead of adversely affecting the market value of industrial securities, it is an interesting commentary that virtually all quota-

tions abroad are now higher than before the war.

California Rainfall of 1917-1916 Season

Station	Seasonal to date	Seasonal last yr
Eureka	31.30	38.99
Red Bluff	19.24	20.21
Sacramento	12.94	18.28
Mt. Tamalpais	20.56	24.93
San Francisco	15.78	27.12
San Jose	12.61	16.31
Fresno	7.25	11.72
San Luis Obispo	23.02	26.89
Los Angeles	15.06	19.92
San Diego	10.11	12.55

ARE YOU PLEASED?

IF NOT, SEE

US

**POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
OCCIDENTAL LIFE INSURANCE CO.
OF CALIFORNIA**

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$29,800,000

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.—V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets	\$1,936,279.77
Liabilities in United States	1,112,315.18

<i>Surplus</i>	\$823,964.59
--------------------------	---------------------

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

GENERAL

The difference between an onion and a bunion is only a breath. One supports us and the other hurts our support. In one there is strength, in the other there is union.

The government is buying 6,000,000 pairs of shoes but says there is plenty of leather in the country and no reason for the recent gouging advances in prices.

Insurance is "safety first."

Always A Place For Dependable Agents

THOSE who can not only write applications but deliver policies, and are energetic in their methods. Good positions are ready for such men.

UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

ARTHUR L. BATES, President

Address ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.

GEO. ELLIOTT HUNT, Manager
Shreve Bldg., San Francisco

T. H. McAllis, Manager, Board of Trade Bldg.
Portland, Ore.

P. B. Duren, Manager, Boston Block, Seattle,
Wash.

J. E. Evans, Manager, Vancouver, B. C.

GERMANIA

FIRE INSURANCE COMPANY,

NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1917.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,553,704 22
Liabilities - - - -	4,222,485 60
Net Surplus, - - -	3,331,218 62
Surplus for Policyholders	4,331,218 62

HEAD OFFICE

Cor. William and Cedar Sts.

GENERAL

The government urges every American to have one meal every day without wheat food. The Allies' and our own soldiers will need the wheat thus saved.

The government is buying over 5,000,000 blankets — but not blanket policies.

The Western Live Stock Insurance Company of Peoria, Illinois, at a meeting of their board of directors, called to review the progress of the company, purchased \$50,000 of the Liberty Loan bonds. At the directors' meeting, it was shown that the Company to June 1st, this year, had made an increase in written premiums compared with a similar period of last year of nearly one hundred percent. Last year's premiums amounting to \$77,000 and this year's \$152,000. Another interesting feature was that, excluding commissions to agents, the company's expenses were \$2,100 less this year.

After authorizing the purchase of \$50,000 worth of Liberty bonds, as a matter of curiosity a poll was made of the officials of the company, and the fact developed that every one from the president down had purchased; going further, it was found that the office force had bought outright, or were negotiating purchase in every instance.

Merchant-marine ship-building facts will not hereafter be divulged in this country, while the war continues.

COAST REVIEW SERVICE

We tender to our Readers, everywhere, the Special and Particular Service of this 46-year-old Publication.

American CentralINSURANCE COMPANY
of St. Louis

Established 1853

Assets, \$4,142,834 Surplus to Policyholders, \$2,032,736 Losses Paid, \$32,271,012

St. PaulF. & M. INSURANCE COMPANY
of St. Paul, Minn.

Established 1865

Assets, \$12,288,618 Surplus to Policyholders, \$4,895,060 Losses Paid, \$61,660,970

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

MercantileF. & M. UNDERWRITERS
of St. Louis**Minnesota**UNDERWRITERS
of St. Paul

Assets \$4,142,834

Assets \$12,288,61

Surplus to Policyholders 2,032,736

Surplus to Policyholders 4,895,060

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers*Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.*

1817 ————— OUR CENTENNIAL ————— 1917

FIRE ASSOCIATION

OF PHILADELPHIA

Cash Assets, - \$10,046,848.04 Surplus to Policyholders, - \$3,268,204.43

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$33,436,313.38 Surplus to Policyholders, - \$14,298.86

F. M. AVERY, Manager*Pacific Coast Department: 242-244 Sansome St., San Francisco*Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.**Additional Oregon Fire Figures**

	Net. Prens.	Net Losses
American Eagle . . .	\$ 1,332	406
Continental	25,017	21,124
Ins. Co. State of Penn.	32,050	14,228
National Ben Franklin	23,941	2,566
National Union	24,741	13,058
New Jersey	11,695	3,654
Northwestern F. & M.	8,973	4,798
Pacific	16,707	7,903
Pacific States	32,831	17,357
Phenix F.	4,979	1,780
Reliance	6,452	5,562
Safeguard	2,772	48
Union F.	5,521	3,427

The above are compiled from Commis-

sioner Wells's advance reports. Total premiums for 1916 were \$2,609,579; losses paid were \$1,292,701. Loss ratio paid, 41.5; loss ratio incurred, 49.5 percent. Average premium rate \$1.48 per \$100.00.

Must Move.—Prohibited zones in which unnaturalized Germans must not live, in this country, are named by the authorities. They cover a half mile of territory surrounding military reservations, ship yards, munition factories, etc. In some cases the Germans own homes in the "verboten" zones.

Vancouver.—The German Alliance has discontinued writing in British Columbia.

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS.** Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE---West Coast - San Francisco Life Building, San Francisco, Northwest corner
Pine and Leidesdorff Streets

Coast Review's

PACIFIC FIRE CHART

1917

Companies' Coast Fire Business Totals.

Original Features, Including Digest of 12 Months' Court Decisions.

PRICE 25 cts.

THE PRESS

One of our local contemporaries has moved, it appears, to Philadelphia and joined the Insurance Register's staff of thundering raff, as follows:

"Before he took an Irishman's rise to be secretary of the Equitable of Iowa, Ben Hadley, as vice president of the Eastern Underwriter, was famous as a writer of editorials and other guff of inimitable squeak and sputter, lincudosity and blather-skite. His fame was of wide extent and when he became secretary of the Equitable Life, Iowa!—lo, a great number of our esteemed contemporaries began to see some beauty in him that they should desire him. They thought he might have some sausage lengths of advertising to hand out, and so they threw chunks of taffy and rubbed it in as with a shovel. When in the throes of an editorial, a silence that could be felt pervaded the office of the Eastern Underwrit-

er. The exhaust from the convolutions of Hadley's cerebellum roared like that of a tin lizzie in high gear. Adjectives and adverbs in collision with nouns and numerals cracked and spluttered like a wireless machine bucking against adverse static conditions; grammar for a season bade the world farewell and the proofreader shrieked as did Freedom when down went Kosciuszko."

America now has an illustrated insurance newspaper—the Weekly Underwriter of New York.

A. R. Spielberger, who is business manager of the Southern Underwriter, favors accepting the ads of the enemy country companies. Are we surprised? Ask us.

SALT LAKE CITY. The life men sold \$386,-850 Liberty bonds. J. F. Hathaway led in number sold, with 76 bonds. The Mutual Life office sold \$266,800, one of its agents, E. O. Sowerwine, sold a \$250,000 bond.

MARINE

German subs. sank the American bark Hildegard, and the sailor Mary W. Bowen, and the steamship Massapequa. The latter had no armed guard.

American str. Orleans was sunk by a German sub.

The American ship Grace sunk by a German submergible pirate.

The American ship Kansan sunk by a German subsea sinner. Four of the crew lost.

GENERAL

The Western Union Telegraph Co. gave \$250,000 to the American Red Cross.

SHARP PRINTER. — A San Francisco printing firm bid for a large printing job for the city. The bid was the lowest and was therefore accepted. On presenting the bill the city supervisors were astounded by the discovery that this sharp printer had charged extra for the paper. Reading the contract the city attorney found that there was no mention of paper. He therefore decided that the bill was correct and must be paid. Other printers don't love this fellow.

The Insurance Federation put in some good work for the Red Cross.

I know of a queen who may lose her job because her husband is a German.

Wanted.—Coast Reviews for 1897.

It is funny how we spell "money." And some folks write "monies," which is not right.

BUSINESS OPPORTUNITY

Wanted: Pills for Pessimists.

Home Life Insurance Co.

(Now Purely Mutual)

256 BROADWAY, NEW YORK

GEORGE E. IDE, President

THE fifty-seventh annual report shows insurance in force of \$133,493,000, an increase during the year of \$7,832,827. The Company paid the policyholders in 1916 \$3,536,233, of which \$628,406 was in dividends or premium refund. Its insurance reserve fund was increased by \$1,300,000, and the Assets are now
\$32,821,462.

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital \$1,000,000.00
Surplus to Policyholders . . 1,756,262.00
Assets 4,439,430.00

DIXWELL DAVENPORT, Manager

METROPOLITAN DEPARTMENT

San Francisco National Bank Bldg., 454 California Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
509 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.

WM. P. CASSELL, Oregon, British Columbia and
Western Washington, 923 Leary Bldg., Seattle



Print Goods

by Parcel Post

Send for Catalog

Phoenix Printing Company

122 Halleck

San Francisco

ESTABLISHED 1894

**NORTHERN
LIFE**

INSURANCE CO.

HOME OFFICE
NORTHERN LIFE BLDG
SEATTLE
U. S. A.

*A WESTERN COMPANY
With "Western" Prestige*

INSURANCE IN FORCE
\$13,000,000.00

ASSETS
\$1,250,000.00

Combination "3 in 1" Policy Contracts, for Life, Accident and Health Insurance written in any Form—Life, Endowment or Term—having liberal Cash, Loan, Automatically Extended Insurance, and Permanent Disability features.

**GOOD AGENCY CONTRACTS to
RELIABLE "LIVE" INSURANCE MEN.**



Insurance in Force, \$415,000,000.00
BANKERS LIFE COMPANY, DES MOINES, IOWA.



INDUSTRIAL CONCERNS throughout the land are proving the patriotism of business by insuring entire staffs or employees. The Prudential will lend a hand—make it easy for firms to insure their workers.

Family Insurance has placed America First in Life Insurance, and Group Insurance will help to keep it there.

The Prudential has a fine Group plan. Group Insurance is endorsed by every concern that has tried it. Send for brief, forceful, descriptive circular.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

Incorporated Under the Laws of the State of New Jersey

FORREST F. DRYDEN, President

HOME OFFICE, NEWARK, N. J.

INVESTMENTS

The Liberty Loan bonds run 30 years, except that the government may pay them 15 years after issue but at no other time.

There are very pronounced indications that there is to be a pronounced, if not a serious decline in the sales of automobiles.

Moreover, during the war the price of gasoline will be high and higher.

M. M. Phillips of Paris, Tenn., the first agent of the new general agency at Nashville, Tenn., for the Bankers Life of Des Moines, secured \$17,000 of business for the first week.

THE LARGEST INDEPENDENT FIRE INSURANCE OFFICE ON THE PACIFIC COAST

AUTOMOBILE FIRE SPRINKLER LEAKAGE INSURANCE

PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY

Organized 1824

THE NORTH RIVER INSURANCE COMPANY

Organized 1822

NEW JERSEY FIRE INSURANCE COMPANY

Organized 1910

THE NEW BRUNSWICK FIRE INSURANCE COMPANY

Organized 1826

MERCHANTS FIRE ASSURANCE CORPORATION

Organized 1910

WM. W. ALVERSON, Manager **H. T. UNGEWITTER, Asst. Mgr.**

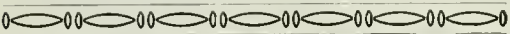
374 PINE STREET, SAN FRANCISCO, CAL.

AUTOMOBILE DEPARTMENT **L. V. BENTLEY, SUPERINTENDENT**

Special Agents—Portland: A. M. Lovelace, W. E. Helfrich; San Francisco: R. L. Ellis, T. B. Clarke;
Los Angeles: T. J. Keleher; Salt Lake City: W. T. Booth

TERRITORY:—Alaska -- Arizona -- British Columbia -- Washington -- Oregon -- California -- Nevada
Utah -- Idaho -- Montana -- Hawaiian Islands.

Insurance Placed Anywhere in the United States and Dominion of Canada



VULCAN FIRE

Insurance Company

OF OAKLAND, CAL.

Capital,	\$500,000 00
Net Surplus,	428,526 90
Surplus to Policyholders, . .	928,526 90
Cash, Bonds and Secured Loans, 1,048,906 67	
Other Assets,	57,727 19
Total Assets,	1,106,633 86
J. F. CARLSTON, PRESIDENT	

Underwriting Department

249 Pine St., : San Francisco

ARNOLD HODGKINSON, SECRETARY

H. B. KEITH, MANAGER



GENERAL

Stenographers Wanted

The United States Government needs, and needs badly, great numbers of stenographers and typewriters, both men and women, for service in the departments at Washington, D. C., and the situation in Federal offices outside of Washington is scarcely less urgent. The supply of qualified persons

on the commission's lists for this class of work is not equal to the demand, and the Commission urges, AS A PATRIOTIC DUTY, that citizens with this special knowledge apply for examination for the Government service. At present all who pass the examination for the departmental service are certified for appointment. Examination papers are rated without delay.

Examinations for the departmental service in Washington, D. C., for both men and women are held every Tuesday in 400 of the principal cities. Examinations for the field service (positions outside of Washington, D. C.) are held frequently.

The usual entrance salary ranges from \$900 to \$1,200 a year. Advancement of capable employees is reasonably rapid.

Applicants must have reached their eighteenth birthday on the date of the examination.

Full information and application blanks will be mailed to persons interested upon application to the United States Civil Service Commission, Washington, D. C., or to the Secretary of the United States Civil Service Board of Examiners at Seattle, San Francisco, Honolulu and other cities.

There are no fire mutuals in Nevada, Arizona and New Mexico.

Manager Osborn has gone East.

Lumber fires, like flour mill fires, this country that "enemy origin" also have been increasing so fast lately in is suspected.

The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

ANNUAL STATEMENT, DECEMBER 31, 1916

Assets	\$13,788,795 23
Liabilities	9,708,052 97
Capital	1,000,000 00
Surplus over all liabilities	3,080,742 26
Losses Paid to December 31, 1916	56,090,684 58

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange, San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS—C. W. Rohrer, LOS ANGELES; Rod E. Smith, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

PACIFIC BRANCH—Southeast corner Sansome and Pine Sts., SAN FRANCISCO

BOOKS FOR SALE BY THE COAST REVIEW

COAST REVIEW'S PACIFIC FIRE CHART for 1917. Price 25 cents

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The Pacific Year Book is no longer published

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH **\$8,926,952.00**
 (which are but a small part of total fire assets of the Company)

E. G. RICHARDS, Manager**W. S. BERDAN, Deputy Asst. Manager****GEORGE M. WARD, Resident Sec'y Local Dept.**

234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:

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 E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith,
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Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

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Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

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They will give you the glad hand and the warm eye They will pay you a handsome commission, too.

Scottish Union and National

Insurance Company
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—Twelfth Edition

WITH COLORED DIAGRAMS

WITH REVISED FIGURES

\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.00

For Sale by Coast Review

122 Halleck St., San Francisco

The counsel for the California state insurance department is quoted by an Oakland paper as urging the "recodifying and renovating of the insurance laws," and as adding, "Those companies who don't approve it should be smoked out into the open and made to give their underground reasons for the opposition." I have noticed that

outsiders who know the least about insurance have the most positive opinions on the subject. This bright counsel added to the darkness by saying: "The underwriters' policy is not a straightforward business proposition. It works a multiplication of agencies." Indeed it do.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO. OF TORONTO (INCORPORATED 1851)

UNITED STATES ASSETS	\$3,329,177.74
LIABILITIES IN UNITED STATES	1,850,645.84

Surplus **\$1,478,531.90**

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340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$35,000,000.00.

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of Gothenburg

Agricultural Insurance Co.

of Watertown, N. Y.

Globe & Rutgers Fire Ins. Co.

of New York, N. Y.

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Pacific Fire Manual

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ADVERTISING RATES UPON APPLICATION

*Receipt of a Bill is Evidence of
Indebtedness*

LIFE

Improved Order of Heptasophs, of Baltimore, has been absorbed by the Fraternal Aid Union of Lawrence, Kansas.

The Association of Life Insurance Presidents reports that new laws affecting life insurance are only 63, a decline of 16 below the low total of two years ago.

The old directors of the Pittsburg Life will be tried in September.

Life men who visit New Orleans in September are advised not to walk out to see the battlefield of the Battle of New Orleans in 1915.

Sample of Life Men's Liberty Work

The Bankers Life of Des Moines played more than a million dollar part in the Liberty loan campaign and every member of the Bankers Life organization participated in the work. The company itself bought \$100,000 worth of bonds and every member of the home office force joined in making subscriptions which amounted to over \$25,000. The home office employees also sold Liberty bonds in the total

sum of \$20,000. The field force devoting the entire day of June 5th to the sale of bonds and working for the cause, when possible, to the closing day, reported aggregate sales of approximately one million dollars.

CASUALTY

The Travelers, which has had the best six months in its history, now offers a bonus on new accident and health premiums written and paid for before December 22d, 1917.

DRILL ACCIDENT

An explosion caused from drilling into a "missed hole" at Kenneth, Shasta county, resulted in the breaking of both his legs, fracturing of a jaw and the loss of an eye to G. Verrigini.

FIRE

The Commercial National of Chicago will probably not be able to pay a dollar of its claims for losses or unearned premiums.

Wenatchee, July 4. — The good-as-new county bridge across the Wenatchee river, six miles north of Wenatchee, was burned shortly before noon today. Boys playing with firecrackers are supposed to have started the blaze which, fanned by a stiff breeze, soon spread along the creosoted timbers and consumed all the wooden parts of the structure. Only the structural iron work, warped and worthless, remains standing.

Paris, Texas, July 6.—The plant of the Transcontinental Compress Company, with its contents of 2,700 bales of cotton, was burned last night; loss \$400,000.

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$39,000,000.00

**TOTAL LOSSES PAID
SINCE ORGANIZATION:**

\$270,000,500.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed	\$1,250,000 00
Capital Paid Up	250,000 00
Cash Assets	3,555,720 34
Net Surplus	2,437,479 71

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents

Since January, 1882

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[Babcock Building]

PHŒNIX

Assurance Company. Ltd.

Of London

ESTABLISHED 1782

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Assistant General Agent

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Security Building

(Entrance on Halleck Street)

San Francisco

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OF LONDON

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Accident Policies

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CHAS. J. OKELL & CO.

General Agents, - - San Francisco, Cal.

Royal Insurance Building

HAWAII

Mani isle, T. H., has separate outbreaks of anthrax, which causes a suspicion that enemies are engaged in a plot to spread the disease among live stock.

CALIFORNIA

The curfew bell is now "rung" in Los Angeles. All ladies and gentlemen under 15 must "cover fire" and retire from the street at 9 p. m. It is an old law.

An extraordinary number of Army men wearing citizens' clothes are noted in San Francisco restaurants.

LIFE

The Oregon Life continues in the lead in Oregon new business. The Mutual Life of New York is second.

A receiver is again asked for the Royal Arcanum, in the federal district court in St. Louis. A policy claim, it is alleged, is long overdue.

The Farmers Co-operative of Montana is behind the new Equity Life of Great Falls. R. M. Messick is manager.

Pacific Mutual and Germania agency conventions will convene in St. Louis in September. The baths are yellow and warm then, and gin-fizzes the finest in the land.

BUSINESS

This is the record year for government revenues on whisky, on beer, and on cigarets and tobacco. These items will produce \$380,000,000 revenue for the fiscal year ending June 30. The law prohibiting the manu-

facturing of spirits during the war will not lessen the \$188,000,000 yearly revenue, as there is enough in bond to supply the demands of medicine, arts, and personal consumption.

The German mark in exchange has depreciated about 50 percent.

GENERAL

The shingle roof charge has been raised 150 percent (to 25 cents) by the Texas state-rating bureau.

Foreign Born

And I want to tell you, further, that our government feels very strongly that any ill will or bad treatment by any American citizen toward any foreign-born man, simply because he was born in a country with which America is at war, would be a serious blot upon the good name of America. I am glad to give this assurance to our foreign-born people, and to let every man who does no wrong to the government know that the government will not imprison or disturb him. So much for the good will of the government toward them.

And how about their good will toward the government? This leads me to give a further message of caution and friendly advice to those who may have a bad will toward our government, or who are listening to bad advice, or who for any reason are becoming disloyal to America, or turning their faces away from her. My advice to such men and women is to stop, look, and listen before they go further, for in times like these such a course cannot but lead to a sorry end. Judge Buffington.

ESTABLISHED 1873

Office of Edward E. Potter

General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It
It Costs No More**

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TRIED

GLENS FALLS INSURANCE COMPANY

Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,736,755 00 UNDIVIDED Profits . . . \$2,371,107 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . . \$5,198,253 00 UNDIVIDED Profits . . . \$ 836,745 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . . \$2,277,456 00 UNDIVIDED Profits . . . \$ 638,415 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$7,237,594 00 UNDIVIDED Profits . . . \$2,453,009 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,552,644 00 UNDIVIDED Profits . . \$892,343 00

GERMAN-AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$791,007 00 UNDIVIDED Profits . . . \$252,775 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

JULY

In its 46th year

A Useful Publication

FIRE

Houston, Tex., is likely to be the next Southern city to have a conflagration, according to the Southern Underwriter. Three sections covering 260 blocks are roofed with sun-scorched shingles.

Martinez, Cal., July 12. — Blundell Mathers' home destroyed.

Berkeley, Cal., July 6. — Chief Sydney Rose reports fire loss for this 47,000 pop. city for 12 months as only \$12,972 or less than 28 cents per capita. The spread of fires to adjoining premises cause a loss of only \$115.

Mexico City, June 14. — The reorganization of the fire department of Mexico City is now under way. At present the firemen receive \$1.50 (93 cents gold) a day. According to merit and length of service they will hereafter receive respectively \$1.75, \$2 and \$2.25 a day (Mex. money).

TANNERY

Vallejo, Cal., July 12. — The Santa Rosa-Vallejo tannery at North Vallejo depot was destroyed this afternoon. The loss is estimated at \$40,000. The foreman of the plant closed the building ten minutes before the fire was discovered. He ran back but when he arrived the building was a mass of flames. The fire department gave its attention to saving adjoining buildings.

AUTOMOBILE TROUBLE

Because he was arrested on a charge of embezzling an automobile, C. W.

Miller, in a suit filed at Nevada City, Nevada county, asks \$10,000 from his accusers, the Fireman's Fund Insurance Company, A. B. Snyder and George D. Gilmore.

Bellingham, Wash, June 13. — H. L. Canedy's shingle mill at Kulshan was totally destroyed Tuesday. Loss \$10,000; no insurance.

CANADA

The total area sown to wheat in Canada is 13,450,250 acres, a falling off; but an increase in harvested areas is reported. Saskatchewan is the great wheat province, with 7,605,700 acres to be harvested this year.

CALIFORNIA

Driven from a forest by fire, a rattlesnake took refuge in a church at Weed, Cal., where a prayer-meeting was being held. Discovered, the reptile was killed.

A log hut hotel costing \$10,000 is to be built at Weed, Cal.

GENERAL

California has 15 new national banks, Montana 34, Idaho 5, New Mexico 4. Are the gains signs of prosperity?

The Western Union Telegraph is doing well. The 6 percent dividends are welcome to stockholders who for some considerable time received only 3 percent.

For the Fidelity & Casualty Co. at Douglas, Ar., Dixon & Co. succeed W. S. Dixon.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

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OF LONDON

COLONIAL
FIRE UNDERWRITERS
AGENCY

MECHANICS & TRADERS
OF NEW ORLEANS

NATIONAL
OF HARTFORD

MICHIGAN
FIRE AND MARINE
OF DETROIT

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UNDERWRITERS AGENCY
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Branch Offices : Los Angeles, Cal., Portland, Ore., Seattle and
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AGENTS WANTED IN EVERY CITY, TOWN AND VILLAGE.

1863

54th YEAR

1917

FIRE

AUTOMOBILE

MARINE

FIREMAN'S FUND

INSURANCE COMPANY

HEAD OFFICE, COMPANY'S BUILDING, SAN FRANCISCO

Capital	\$ 1,500,000.00
Assets	13,500,000.00
Surplus	3,700,000.00

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JOSEPH HADLEY, Agent

3 Lothbury, E. C.,

London, England

VOL. 91
NO. 8

AUGUST

SEE PAGE

1917

MAGAZINE EDITION "A"

THE

Coast Insurance Review

PROTECTION

An Insurance Journal and Directory

IN ITS FORTY-SIXTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

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Northern Life of Seattle Business
Equitable Surplus to be Reduced by Mutualization
Montana Automobile Figures
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Los Angeles Business Centers Change
Placing Marine Insurance on Government Contracts
Insurance Claim Resisted Fourteen Years by Frankfort Company
San Francisco Half-Year Fire Premiums by Agencies
Business of Restaurants and Saloons Is Suffering
Citrus Fruits Seriously Damaged in California
I. W. W. Soap-Box Declarations
The Stuyvesant Impaired
The Overland's Last Chapter
All German Companies Expected to Cease Writing
California Mutual Levies an Assessment
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Circulating Extensively in all the
States and Territories of the Pacific
West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in
South America, Japan, China and
Australasia

The Great Fire Insurance Company of the World
ASSETS IN UNITED STATES, - \$15,827,439.35



The statement of the condition of the United States Branch on the 1st of January, 1917, in accordance with the laws of the State of New York, is as follows:

Assets	\$15,827,439.35
Liabilities	10,366,693.76
Surplus	\$ 5,460,745.59

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$152,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852
In Company's New Building
444 California St., San Francisco

ROBERT P. FABJ, Manager
THOS. H. ANDERSON, Asst. Manager
GEO. F. GUERRAZ, Deputy Asst. Manager

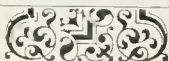
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CHESTER S. MYRICK

HARRISON HOUSEWORTH
F. E. ATKINS

LOGAN B. CHANDLER
GEO. J. JAMES

FIRE



MARINE

CONFLAGRATION-PROOF INSURANCE

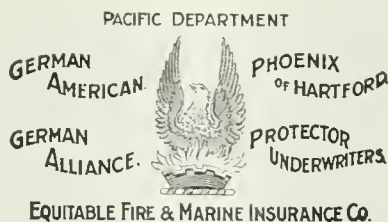
TOTAL ASSETS OVER \$43,806,000.00

LOSSES PAID TO DATE

\$191,994,000.00

PAID SAN FRANCISCO CONFLAGRATION

\$6,000,000.00



GEO. H. TYSON GENERAL AGENT.
HERBERT FOLGER, ASST GENL AGENT

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AUTOMOBILE — RENTS — PROFITS, USE AND OCCUPANCY —
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MARINE BRANCH MANAGER



Representing

The Mutual Life Insurance Company

of New York

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents. Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

GENERAL

The following is taken from a recent letter from Holland, from a man born in Holland and partly educated in Germany:

"When I read Wilson's great message I for one moment wished that our little Holland might be stirred to fight for liberty and decency; and still I wonder the President did not lay more stress on the fact that the United States must and can protect all its citizens wherever they roam. But he is 'talking thru his hat' when he claims he is not fighting the German people but only their masters.

"Mr. Wilson does not know Germany nor the German people. They do not wish to be freed from the Hohenzollerns."

A European writer in the June Atlantic says Pan-Germany, controlling 20,000,000 soldiers (possibilities),

under the feudal Hohenzollern-Junker crowd, has long contemplated, and still does, the conquest of the United States of America. Victorious Germany, with a subjugated Europe, might easily find an ambitious ally in the Orient, and another in Mexico.

The Federal Trade Board can not prosecute any food hoarder but nearly every state has laws which protect people from hoardings.

The "movies" are very prosperous these war times. While some of the picture theatres have closed, through new competition generally, the number in successful operation is greater than ever.

Imperial Valley, Cal., has one-fourth of the total cantaloupe area of the United States.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00

Net Surplus, 324,870 00

Total Assets, 1,286,477 00

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

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SAN FRANCISCO, CAL.**

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R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;

MILTON HALEY, B. A. SIFFORD, San Francisco

Paid \$2,557,000 in San Francisco conflagration without discount or compromise,
and at the rate of "Dollar for Dollar."

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57 and 59 William Street
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A daily press report from a small town says: "The lady, in her despair, tore her hair, drew a sure bead and shot herself through the head. She is now delirious and it is feared her condition may be serious."

Build Your Own Business



under our direct general agency contract. Our Policies provide for:
**DOUBLE INDEMNITY,
DISABILITY BENEFITS,
REDUCING PREMIUMS.**

See the new Low Rates.

JOHN F. ROCHE, Vice-President

The Manhattan Life

Insurance Co. Organized 1850

66 Broadway, New York

A GREAT BOOK

For Intelligent Business Men,

Insurance Adjusters,

Special Agents and Local Agents,

is

WILLIAM SEXTON'S FIRE INSURANCE

EVERYTHING ABOUT IT
LEARNED IN FIFTY
YEARS' EXPERIENCE

Price \$1.50, \$1.75 and \$2.00

According to Binding

Flexible Cloth, Pegmoid or Morocco

For Sale by

THE COAST REVIEW

122 Halleck Street

San Francisco

LIFE

Oroville, Cal. — B. F. Crabbe, who has been local representative for the Metropolitan Life Insurance Company, has resigned his position and gone to Klamath Falls.

Portland, Or.—Ervin A. Brien, who has been assistant cashier for McCargar, Bates & Lively for a number of months, has reported for duty at the navy-yard at Mare Island, Cal., as a radio operator, in which department he enlisted some weeks ago.

SALT LAKE

The National Underwriters Corporation has bought 900 shares of the Continental Life, at \$200 per share. Lorenzo Stohl sold. This is one third. George E. Sanders is president of the buying corporation. He has also offered to buy one-third controlled by W. S. McCormick, banker, and three other Salt Lakers.

The Utah National Underwriters Corporation is a Salt Lake institution in business since September last, with offices in the Newhouse building. Its officers are: President, George E. Sanders who is also vice president and general manager of the Montana-Utah Sugar company, the first vice president is D. H. Christensen, formerly superintendent of the Salt Lake City schools; treasurer, John Pingree, president of Merchants bank; secretary, Dr. George F. Harding, also medical director, Salt Lake; assistant secretary Ernest White, also director, Salt Lake. There are also 24 other directors, residing in different parts of the state, including former State Insurance Commissioner John James, recently elected to the board.

COAST REVIEW SERVICE DEPARTMENT

FOR MANAGERS, BROKERS AND AGENTS

FOR READERS OF ANY KIND

FOR INSURANCE MEN AND BUSINESS MEN

FOR EMPLOYERS AND EMPLOYEES

The COAST REVIEW inaugurates a new department of personal help, as the San Francisco representative of any of its readers or friends of its readers.

The COAST REVIEW will undertake to act as the personal representative of any of its readers, in an ordinary or extraordinary transaction—to buy or sell, to make reservations, to personally communicate with business or insurance men in San Francisco, to recommend insurers and agents and brokers, to recommend policies and companies.

The COAST REVIEW will act for you, no matter where you are. Do you want a **rumor** investigated, ask us. Do you want to know the **record** or **reputation** of any company, ask us. Do you want an **insurance agency**, ask us. Do you want to communicate with a reliable **broker**, ask us.

The COAST REVIEW will place you in correspondence with reliable people. Do you want to sell or buy stock or land? Let us hear from you. Do you want any insurance book or publication, let us hear from you. Do you want to know how the ———— settled San Francisco Conflagration losses, ask us. Do you want to know if the ———— is making or losing money, ask us. Do you want to know if the **new store** has a bad fire record, ask us.

Agents and Correspondents Wanted.

The Metropolitan Life Insurance Company

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

German Soldiers Lost Are Not Replaced

Clarence Darrow writes to the Chicago Herald:

Assume for the sake of argument that Germany would put in the field every one between the ages of 17 and 60. Whether a nation is at war or peace the number of people between 17 and 60 will always remain the same, unless there should be some great increase in the population of the country. As fast as young men reach the age of 17, old men pass the age of 60, or die from natural causes before that age is reached, and thus the number between those ages remains constant. Whatever ravages are caused by war must be taken from this number and cannot possibly be replaced by young men reaching military age.

The Continental (Fire) Insurance Co.

Largest Capital and Largest Policyholders' Surplus

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80 Maiden Lane, New York

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Chicago, Montreal, San Francisco

Fidelity-Phenix Fire Insurance Co.

A Strong American Company backed by Strong American Assets

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PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

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THE COAST REVIEW

INSURANCE

AUGUST

A Useful Publication

In its 46th year

PUBLISHER'S PALAVER

Doubtless our California and other Coast readers sometimes wonder why we print matter appearing in the general press. We do so for two reasons: as a matter of record, and for readers remote from this Coast.

Our new Coast Review Service offer will be made to thousands who seldom or never see this serviceable journal.

We are sending out many samples of columns and pages of the Coast Review, with a new offer. If you are not a subscriber ask us for a copy and offer. You can spare a postcard. By the way, it is an excellent habit to carry an envelop containing a dozen or two of postcards. You often read, hear or think of something which makes you want to write and mail a note instantler.

It needs but a small postcard and a pencil to notify us to put you on the Coast Review List of Honor.

MARINE

Steam schr Del Norte struck a reef off Pt. Arena near San Francisco, in a dense fog, July 29. The schooner had 275,000 feet of lumber on her deck but at midnight a big wave turned her over. She is now in pieces on the rocks. The Del Norte was wooden, 158 feet long, and twenty-seven years old.

American barkentine Hildegaard and schooner Mary W. Bowen, small vessels, sunk by submarines.

SURETY

The National Surety Co. is now the world leader in capital - surplus—\$2,000,000 more than its nearest competitor. Why not add another million to the capital?

The American Fidelity Co. capital is again impaired.

The Aetna Casualty & Surety Co. will have to pay the government for the sums lost through the two officials, the Scotts. The government will sue for about \$21,000.

CASUALTY

October 9 is to be observed, in Chicago at least, as "accident and prevention day."

The production of \$10,000 premiums in a year is the condition of membership in the Fidelity & Casualty \$10,000 Club.

BUSINESS

Intermountain cities are to have the same rail rates as seaport cities, the canal not now being worth while and there being no ships nohow noway. When the ships return to the Panama canal what a howl there will be! The I. C. C. is a bucolic band for D. C.

The average capacity of all freight cars in service in United States and Canada is 39.7 tons. The average load per car, all cars, revenue freight was 15.5 tons.

The American housewife is very canny these days.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$8,146,446.99

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98 Years

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(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

HARTFORD FIRE

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Chartered 1810



FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE

Assets, January 1, 1917. **\$29,878,349 00**

Surplus to Policyholders, **10,682,226 00**

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438 California Street, SAN FRANCISCO

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AUGUST, 1917

The Coast Review

INSURANCE

Subscription, \$3 a Year

In the 46th Year

Foreign, \$3.50

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Number eight

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THE MONTH

Legislation is proposed at Washington, with a view to prevent any dealings with German insurance companies and other corporations.

The Stuyvesant, a New York fire company, was obliged to reinsure much of its business in order to cure a serious impairment of its capital.

The Fire Underwriters Patrol of San Francisco held its semi-annual meeting, which is merely perfunctory. Arrangements were made for the payment of the Accident Commission's award for the accidental death of a patrolman. The award was some \$4,700.

It transpires that the new orange crop was badly damaged by the recent unprecedented "hot waves." Some of the packing houses may not operate next winter.

A Californian reports that his bottle of kidney medicine started a fire.

Latest American figures confirm the first reports that 1916 was the banner life insurance year, with \$10,000,000 new business written every working day in the year.

The great war's news has been favorable to the Entente Allies.

What seems to be assured is the mutualization of the Equitable Life, which has for some time been embarrassed by uncertainty as to its stock control.

I. W. W. treason talk reached a climax in Montana, where a vigilance committee took one of the leaders out of jail and hanged him to a telegraph-pole.

The price of silver continues to advance. The effect will be very beneficial to states like Nevada.

Our September legal digest will be nominal or not at all, the courts being on a vacation.

INSURANCE IN THE HIGHEST COURTS

RECENT RULINGS

FIRE INSURERS IN COURT

Auto Loss Settlement Contract

Where, on insured's auto being burned, insurer offered to pay certain amount or to repair car, and insured accepted conditionally offer to repair, and insurer accepted condition, there was settlement contract, and only remedy thereafter was for its breach, and not on policy.—*Gaffey v. St. Paul F. & M. Ins. Co.*, 116 N. E. 778.

Automobile Collision Clause

Under policy insuring automobile against collision, held, there could be no recovery for damages caused by second floor of garage falling upon it. *O'Leary v. St. Paul Fire & Marine Ins. Co.*, 196 S. W. 575.

Automobile Settlement Contract

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Pleading—Cancellation

When cancellation of policy sued on was not pleaded, held not error to instruct that, if the jury found that the policy was in force prior to the fire, they could not consider any evidence of subsequent cancellation of the

policy.—*Columbia Feed & Grain Co. v. American Central Ins. Co.*, 196 S. W. 393.

Agent's Oral Consent

A company's written authority to its local agent to consent in writing to assignment of a policy authorizes him to orally consent to mortgage of insured property.—*Continental Ins. Co. v. Bair*, 116 N. E. 752.

Waiver of Written Indorsement

Provisions requiring consent to mortgage of property to be indorsed in writing on policy, and that no policy provision can be waived except by written indorsement on policy are waived where company's authorized agent orally agreed to indorse its consent to mortgage of insured property on policy.—*Id.*

Action for Unearned Premiums

In action to recover unearned premiums paid on fire policy, where plaintiff failed to show return of policy to defendant, held that court properly granted nonsuit.—*Kazarian Bros. v. Providence-Washington Ins. Co.*, 101 A. 221.

Promise of Adjuster

The promise of an adjusting agent to pay the loss under insurance contract breached by insured is not binding on insurer where agent was without authority to waive stipulations of policy.—*Farmers' Mut. Fire Ass'n v. Steed*, 93 S. E. 75.

Mortgagee's Policy

Chattel mortgagee, who insured his interest, held entitled to proceeds of policy after loss, notwithstanding mortgage was invalid as to creditors and subject to attack by mortgagor's trustee in bankruptcy.—*In re Stucky Trucking & Rigging Co.*, 240 F. 427.

Trustee in bankruptcy, whose bankrupt had mortgaged chattels, held not entitled to proceeds of a fire policy on such chattels taken out by mortgagee, on theory that, mortgage being invalid, mortgagee had no insurable interest.—*Id.*

Trustee in bankruptcy, who claimed proceeds of policies on mortgaged chattels originally belonging to bankrupt, held not entitled thereto because mortgage was taken in name of another for benefit of real mortgagee.—*Id.*

Reliance on Agent's Representation

Insurer knowing that insured, in reliance on its agent's representations was not complying with policy's iron safe clause, held estopped to invoke breach of such clause in avoidance.—*North River Ins. Co. v. O'Conner*, 164 P. 982.

Written Part of Policy

Whatever is embraced within the written part of a fire insurance policy, designed to express the actual risk assumed, is a "special" provision intended to satisfy the printed conditions as to exemptions from the risk.—*Bertine v. North River Ins. Co.*, 165 N. Y. S. 567, July 9, 1917.

Liability for Patterns

Under printed clause of fire policy

excepting liability for loss of patterns unless specifically assumed, and type-written part of policy stating the risk on all "appurtenances," etc., used in insured's business, liability for patterns held specifically assumed.—*Id.*

Ownership—Policy Not Breached

Acceptance of policy providing for forfeiture if insured's interest "be other than unconditional and sole ownership," in fee simple, was equivalent to a declaration that these facts were true.

Policy, providing that insured must own land in "fee simple" and have "unconditional and sole ownership" of building, was not breached by existence of mortgage liens; policy not referring to incumbrances.

Change of Corporate Name

A change of corporate name of insured worked no change in entity of the corporation affecting validity of policy.

Option to Purchase

Where insured property was advertised for sale under trust deed, in which case policy was forfeited, it was immaterial that the purpose was to lessen rather than increase risk.

An option to purchase insured property was not a "change in interest or title" within meaning of policy.

An execution sale of insured property merely amounting to a cloud on the title did not divest insured of ownership within meaning of policy.

Change of Possession

A policy, providing against "change of possession," was not breached by change of landlord's possession to that of his tenant.—*Terminal Ice & Power*

Co. v. American Fire Ins. Co., 194 S. W. 722.

Right to be Heard Before Appraisers

Where extent of loss was submitted to arbitration held that insured was within her rights in making a request to be heard before appraisers. — Security Ins. Co. v. Kelly, 196 S. W. 874.

Failure to give notice and opportunity to parties to be present at investigation by appraisers to determine amount of loss under fire policy held not of itself to render award invalid. *Id.*

Agent's Knowledge

Where agent had knowledge that insured did not maintain an iron safe as stipulated in renewal fire insurance policy, insurer was estopped to effect a forfeiture. — Big Creek Drug Co. v. Stuyvesant Ins. Co., 75 So. 768.

Waiver—Incumbrance

Agent of insurer, by stating that anything mortgagee or mortgagor of personalty did would be all right, after refusing to indorse agreement on policy that giving of deed of trust would not void it, held not to have waived policy provision that it should become void if property was incumbered by mortgage. — Scottish Union & National Ins. Co. v. Bailey, 75 So. 593.

Temporary Absence Is Not Vacancy

Condition in fire policy avoiding liability if premises were vacant or unoccupied held not violated by mere temporary absence. — Westchester Fire Ins. Co. v. Reddit, 196 S. W. 334.

No Judgment on Mere Application

A party cannot recover judgment against an insurance company on a mere application for an insurance contract. — 163 N. W. 263.

Time Book

In action on fire policies, on cut telegraph poles which required assured to take itemized inventory once a year, and to keep books, etc., plaintiff's time book, showing number of men employed, with account of work and payment of wages, and total number of logs and poles, was properly admitted in evidence. — Eaton v. Globe & Rutgers Fire Ins. Co., 116 N. E. 536.

Waiver—Additional Insurance

Where policy provided it should be void if insured procured other insurance in excess of \$1,000, insurer's agent, by offering insured policy of another company for greater amount, did not waive additional insurance clause of first policy. — Palatine Ins. Co. v. Smith, McKinnon & Son, 75 So. 564.

Foreclosure

Policy provision that if, with insured's knowledge, foreclosure proceedings were commenced, the policy should become void, was not applicable where policy was issued after publication of foreclosure notice. — 196 S. W. 408.

Sole Ownership Relates

To Quality of Owner's Title

Unconditional and sole ownership, which policy requires insured to have, relates to the quality of his title, and not to the question of liens or incum-

brances.—*Lloyd v. North British & Mercantile Ins. Co.*, 161 N. Y. S. 271.

Insured has, as required by the policy, unconditional and sole ownership, notwithstanding provision of contract of insured to build a boat for H. that, if it be not completed, H. should own an interest in the insured property to the amount paid by H. on the contract.—*Id.*

Equitable Lien Not an Incumbrance

An equitable lien or interest, under contract by insured that, if he fails to complete a boat, H. shall own an interest in the insured property to the amount paid on the contract, is not an incumbrance by chattel mortgage, within the prohibition of the fire policy.—*Id.*

MISCELLANEOUS INSURERS IN COURT

Motor Cycle Theft

Where a policy, insuring against theft a motorcycle which had been sold under a conditional sale contract, insured separately the interest of the conditional seller and the conditional buyer, and by its express terms covered theft by any person other than such as were expressly excepted, the seller was entitled to recover from the insurer, on the motorcycle being stolen, the amount of the unpaid purchase price, though the theft was committed by the buyer.—*Neal, Clark & Neal Co. v. Liverpool & London & Globe Ins. Co.*, 165 N. Y. Sup. 204.

Amputation After 90 Days

Where insured suffered an injury within an accident insurance policy, but amputation of his foot was not

necessitated within 90 days therefrom, as specified in the policy, the loss of his foot was not covered thereby.—*Orenstein v. Preferred Acc. Ins. Co. of New York*, 163 N. W. 747.

Theft

Where valuable ring was alleged to have been stolen that no other jewelry was taken does not conclusively refute the inference of theft in an action on a theft insurance policy.—195 S. W. 1054.

Must Report All Accidents

An indemnity insurance policy providing for notice of accident held to require notice in case of all accidents, not merely those which the assured might believe likely to be made the basis of a claim.—*Haas Tobacco Co. v. American Fidelity Co.*, 165 N. Y. S. 230.

Defense, "Previously Turned Down"

In action on policy, held, that plaintiff's motion for particulars regarding affirmative defense that he had previously applied to other insurance companies for insurance, and that his applications had been denied, should have been granted.—*Jacobson v. Massachusetts Bonding & Ins. Co.*, 165 N. Y. S. 776.

Premiums To Be Paid by Employer

Where employer was directed to pay accident premiums when due from wages then due, and employee was injured when premium had not been paid, although employer held wages for another month, the insurer could not collect the premium from such

wages, and the employee could not therefore recover insurance.—*Travelers Ins. Co. v. Atkinson*, 73 So. 903.

Not Liable if Dentist Is Unlicensed

Under policy indemnifying dentists from liability for alleged malpractice of himself or assistant while acting under his instructions, insurer held not liable for a judgment obtained by a patient who was operated on and injured by an unregistered and unlicensed assistant.—*Betts v. Massachusetts Bonding & Ins. Co.*, 101 A. 257.

Death Is Not Covered

By "Limited Sickness"

An "accident and limited sickness" insurance policy held not to cover death from disease.—*Dunn v. Standard Life & Accident Ins. Co.*, 196 S. W. 100.

Use of Word Chronic

In a health policy limiting liability for venereal or chronic disease, the expression "chronic disease" must be construed against insurer to apply only to diseases similar to venereal diseases, and does not include chronic malaria.

Confined Within the House

Under a clause for indemnity during the period insured was confined within the house by illness, there can be no recovery for the period in which he visited his store daily, though he could not attend to his business.—*American Life & Accident Ins. Co. v. Nirdlinger*, 73 So. 875.

A policy providing for indemnity during the time insured is confined to his house by illness entitles him to indemnity, though he leaves the house

under his physician's orders for the purpose of improving his health.—*Id.*

Occupation

Liability policy insuring employer against actions resulting from injuries to employees, held to cover liability to an employee who was painting the roof of the gin to preserve the iron from rust, under clause "engaged in occupations connected with the business of cotton ginning."

Delay in Notice

Delay in giving insurer notice of injury to employee, held not a defense, where the insurer received notice in time to make full investigation and suffered no loss or injury by reason of the delay.—*Maryland Casualty Co. v. W. C. Robertson & Co.*, 194 S. W. 1140.

Against Waiver by Agents

The provision in an insurance policy against waiver by agents applies to a provision, read into the policy by law, that a material intentional misrepresentation avoids the policy.—*Maryland Casualty Co. v. Eddy*, 239 F. 477.

Liability in Case of Death

Total and continuous disability from time of accident was not essential to liability for stipulated indemnity in case of death.

Need Not Give Notice of Death

Beneficiary held only required to give notice of death, and not to anticipate that death would occur and give notice of accident.

Where Insurer Disclaimed Liability

Where insurer forwarded wrong blank for death claim, and disclaimed liability on receiving the blank, held, that beneficiary was relieved of duty of furnishing any further proof of loss.—*Moore v. General Accident, Fire & Life Assur. Corp.*, 92 S. E. 362.

Estopped

Where policy provided that liability for injury from unnecessary exposure to apparent danger should be limited to one-fifth otherwise payable, and where insurer's agent, fully informed as to insured's employment, in which injury was sustained, classified him as shown by policy, insurer was estopped to allege such unnecessary exposure to injury.

**Where Insurer Could Not
Reduce Indemnity**

Where injury under policy was sustained in occupation known to insurer's agent when he made the classification, although the occupation at time of accident was more hazardous than that under such classification, insurer could not reduce indemnity to that which premiums would have purchased in more hazardous class.—*Parker v. North American Acc. Ins. Co.*, 92 S. E. 88.

LIFE INSURERS IN COURT**Failure to Demand Paid-Up**

Where insured under life policy did not demand a paid-up policy or extended insurance within six months following forfeiture of policy as required, held that there was no error in limiting recovery on policy to cash surrender value.

Not Date of Renewal Receipt

Under provision of policy that after one full year it shall be incontestable, if all payments required shall be made on or before date on which they become due, in computing year, actual date of reinstatement must be taken, and not date of renewal receipt, which was dated back.—*McCormack v. Security Mut. Life Ins. Co.*, 116 N. E. 74, 220 N. Y. 447.

Evidence of Lay Witnesses

In action defended on the ground of misrepresentation of deceased as to freedom from disease, evidence of lay witnesses as to deceased's robust appearance held not entirely devoid of evidentiary strength.—*Remfry v. Mutual Life Ins. Co. of New York*, 196 S. W. 775.

Loan and Reinstatement

Where life insurance policy lapsed for nonpayment of premiums and interest on a loan secured thereby, the insurer was within its rights in refusing to make a second loan and reinstating policy, where there was no excess cash value over the amount then due.—*McLeod v. Travelers Ins. Co.*, 92 S. E. 1014.

Application Not Signed

Where insured accepted a policy issued in consideration of agreements in application, both he and the beneficiary were bound by statements therein and estopped from denying making of the application and the warranties therein, although it was not signed.—101 A. 6.

Application of Illiterate

Where application blank of illiterate insured was incorrectly filled in by insurer's medical examiner, although insured truthfully answered questioners, insurer was estopped to defend action on the policy on the ground of falsity of these statements, notwithstanding Insurance Law, § 58, making such application part of the policy.—*Gioia v. Metropolitan Life Ins. Co.*, 161 N. Y. S. 234.

A Trust in Favor of Estate

Where no alternative beneficiary is designated and the designated beneficiary is barred by wrongful act, a trust arises in favor of the estate of assured by virtue of which the representative of assured is entitled to the fund.

Policy being a non-negotiable instrument, an assignee of the beneficiary has no better claim to the proceeds than the assignor.—*Equitable Life Assur. Soc. of the United States v. Weightman*, 160 P. 629.

No Waiver Though**Facts Were Known to Agents**

Where reinstatement of insurance policy was procured by false representations, made on the company's blank, that insured was in sound health, that the truth was known to agents of insurer, who had no duties respecting issuance or reinstatement of policies or waiver of conditions, held not constructive notice to insurer, so as to constitute a waiver of forfeiture.—*McCornack v. Security Mut. Life Ins. Co.*, 116 N. E. 74, 220 N. Y. 447.

GENERAL**Have You a Line**

A new sawmill is being built in the Round Lake section, Oregon.

At Klamath Falls, Or., a convent school is being erected.

Anderson, Cal., is to have built soon a \$35,000 school house.

Grass Valley, Cal., is to have a \$100,000 hotel.

A new sawmill is being built in Sisson, Cal.

Premium Note

Note given for premium due at commencement of 10 year endowment policy must be paid when due to render policy effective, or time of payment must be properly extended.—*Selman v. Manhattan Life Ins. Co.*, 93 S. E. 60.

Propositions by insurance company to extend time of payment of premium note or of premium must be accepted by insured before they are binding on insurer.—*Id.*

**No Change of Beneficiary—
Vested Interest**

Where insured took out life insurance policies payable to his wife and did not exercise his right to change his beneficiary during his lifetime, the widow's interest in the policies on his death became vested.—*Weil v. Marquis*, 101 A. 70.

Such insurance money is free from creditors.—*Id.*

A beneficiary in a life policy who murders the assured is barred from collecting the insurance money.—160 P. 629.

SLOWNESS OF LITIGATION

Fourteen Years' Litigation by a German Company in This Country

As the result of an accident a suit was begun by the insured (Attleboro Mfg. Co.) against the insurer (Frankfort Marine, etc., now Frankfort General) on March 31, 1903, in the superior court of Massachusetts. A verdict has been returned for the injured man (Hodde), judgment was entered in his behalf for the sum of \$17,343.81 on January 7, 1907.

This was almost four years after the suit was begun.

The Frankfort assumed the exclusive control of the defense and fought the injured plaintiff for about four years and lost.

On May 13, 1911, the employing Attleboro Mfg. Co. begun suit against the insurer (the Frankfort General). The first count alleged that it was the duty of the defendant indemnity company, the Frankfort "in defending said suit to conduct itself with a reasonable degree of care, skill, and diligence commensurate with the duties and responsibility assumed by it, as aforesaid, but that defendant, unmindful of its duty in the premises, so carelessly, negligently, and unskillfully conducted and demeaned itself in the premises that the plaintiff in said suit recovered final judgment against this plaintiff in the sum of \$17,343.81, which judgment this plaintiff has been compelled, on writ of execution issued against plaintiff by said superior court, at the instance of said Hodde, to satisfy and pay in full, principal, interest, and costs; that the aforesaid negligence and misconduct of the defendant consisted in this: That defendant, although given by plaintiff timely and ample notice of said accident, claim and suit, negligently failed to make any timely, proper, or intelligent investigation touching the facts and circumstances under which said bodily injuries were sustained by said William Hodde, Jr., whereby material evidence favorable to this plaintiff would, could, and should

have been produced at the trial of said suit, was not produced or offered thereat on this plaintiff's behalf; that no intelligent, adequate, or timely preparation was made by the defendant in this suit for the trial of said suit of said William Hodde, Jr.; that competent and legal evidence material to the issues in said suit, and tending to exculpate this plaintiff of liability therein, and which was known, available, and accessible to defendant herein, and which could and should have been produced on this plaintiff's behalf on the trial of said suit, was not produced or offered by defendant; that it was charged by said Hodde in said suit that his said injuries had been caused by the negligence of this plaintiff, as it was alleged, in furnishing said Hodde with a defective and unsuitable pitcher for carrying certain acid, which claim that said pitcher was defective and unsuitable was denied by plaintiff, so that the actual condition of said pitcher became and was one of

The Vital Issues on the Trial of Said Suit;

that said pitcher, if it had been offered in evidence on the trial of said action, would have tended strongly to rebut and negative said charge of negligence of said Hodde, and would on said trial have seriously impaired the weight and credibility of the evidence offered on his behalf; that this plaintiff, before the trial of said suit, at defendant's request, delivered into defendant's custody and care the said pitcher, but the defendant, instead of taking care of the same, carelessly and negligently permitted said pitcher to become lost or destroyed, so that it was not and could not be used or offered in evidence in this plaintiff's behalf on the trial of said suit. And plaintiff states that it was by reason of the aforesaid negligence, carelessness, and unskillfulness of defendant in and about the premises that said judgment was rendered against this plaintiff and became final as aforesaid."

In the second count it was alleged that "it became the defendant's duty to report to the plaintiff seasonably, in order to permit the plaintiff to act thereon, any

offers for settlement of such claim. But the plaintiff says that the defendant was negligent in the performance of the duties which it assumed, and wholly failed in the diligent performance thereof, in that it entirely failed to conduct such negotiations for settlement by way of compromise with reasonable skill and diligence, failed to report to the plaintiff offers of settlement made by said Hodde's representatives in compromise of said claim, whereby the plaintiff might have settled said claim by a reasonable compromise at its own cost; and, furthermore, immediately preceding the trial of said suit, although it was advised that the plaintiff company was under a legal liability to said Hodde and that the injuries sustained by said Hodde were severe and permanent, said defendant Frankfort Company carelessly and negligently and against the plaintiff's protest and the advice of its own counsel, declined and refused to cause said suit to be settled and adjusted according to an offer made in behalf of said Hodde for the sum of \$4,000, towards which sum this plaintiff employer, though not bound so to do, offered to contribute voluntarily the sum of \$1,000.

In about six years after this second suit was begun the U. S. Circuit Court of Appeals reversed the judgment of the district court and remanded the case to the latter court for a new trial or other proceedings. Verdict of the lower court was for a part of the amount sued for.

And so, seemingly, this case is still in court, making fourteen years' litigation for Hodde plus his employer, and for the defendant Frankfort General. See 240 F. 573.

Following the Precedent Established by England

President Wilson, in his proclamation debarring companies of enemy nations from transacting marine insurance during the war, has grasped the nettle firmly, and has thereby avoided the otherwise inevitable sting.

Many representatives of the German

companies which will be affected have justly earned the respect and confidence of American underwriters, who will properly regret their predicament and personal loss.

Without discrediting the honor or trustworthiness of these representatives, the President, in following the precedent established by England, has made it clear to the people of the Nation that these companies, however sound and however honorable in their management, were by the very nature of their business inimical to the safety of the United States.

When the movements of American troops and the confidential details of American war manoeuvres are rightly kept from the American public, even from personal relatives, it is certainly an anomalous situation for quasi-representatives of enemy nations to have access to vital information affecting American shipping.—The Insurance Press.

Possible New 15 Percent Tax

Of the proposed 15 per cent tax on net earnings, President Evans of the Continental, says:

The purpose of the tax is evidently to impose such a prohibitive burden upon undistributed profits of all corporations, except those which are freed from the operation of the act, as will require a distribution to stockholders of all profits in order that they may become taxable as income of the stockholders and not remain free from income taxation until after the war. As applied to fire insurance companies this legislation will create so unsound a business condition as to affect the stability of fire insurance companies throughout the country. No fire insurance company can conduct its business with proper regard either for the interest of its stockholders or its policyholders, except upon the principle of accumulating net income during the periods when it is able to secure a profit in order that the funds so accumulated may be distributable to policyholders during periods when it is called upon to respond to losses in excess of its income.

THE CALIFORNIA INSURANCE COMPANY

Prosperous and Gaining

Good gains were made by the California of San Francisco, last year. Some \$220,000 was added to the assets, the net surplus gained nearly \$100,000, the reinsurance reserve gained over \$106,000, and the premium increase gain over \$181,600.

The loss experience was very favorable, losses incurred being only 34 percent of the premiums. The expense ratio was reduced. The average loss ratio for ten years has been only 41 percent. This is a fine showing.

Embezzlement Charges

The Scotts, in the federal service, were acquitted. The senior Scott had previously accepted and declined the position of head of the Insurance Federation in California. Somebody embezzled the money for political work in the presidential campaign, according to the accused.

The governor of Texas is on trial on a charge of embezzlement of \$5,600 of the state funds. State money was deposited with the governor's bank.

Soldier Insurance

Washington, July 23.—The federal government's plan for insuring officers and men of the army, navy and marine corps against death and injury while in service, broadened today in a complex program which would provide government allowances for families of soldiers and sailors and the rehabilitation and training of injured men to fit them for making a livelihood after the war.

Issuance of insurance policies from \$1000 to \$10,000 to officers and men at ordinary peace-time rates, the government paying the extra cost, indemnities for total or partial disability, and administration of the entire scheme by the government's war risk insurance bureau, which is at present insuring officers and crews of American merchant vessels, are among the outstanding features of the proposed program.

H. C. L. AND WAR AFFECT SALOON AND RESTAURANT BUSINESS

The two classes of business affected most by war conditions and the high cost of living are restaurants and saloons. All persons must eat and many insist on drinking something stronger than tea, coffee, root beer and preserved juice of the grape. But increasing prices necessitate economy, home cooking and the patronage of the carry-your-own-tray eating-shops. Many persons have partly or entirely ceased patronizing their former favorite restaurants and saloons. The latter feel very keenly these losses, and some of these public places of restoration and stimulation have closed and others expect to close.

The establishment of military camps in country districts has closed saloons within five miles.

All imported goods are much higher in price than formerly. This has forced some saloons to increase prices, and others have lost trade by substituting cheaper or imitation spirits.

An Ice State of Affairs

Flagstaff, Ariz., July 26.—A violent hail-storm late today filled the streets of Flagstaff and covered the surrounding country with six inches of ice.

There are 1,239,179 aliens 21 to 31 in this country, of whom 12.7 percent are enemy aliens. Nearly all the I. W. W. are foreign born, and largely German, Austrian and Russian socialists of the extreme type.

Cleofas Romero is now superintendent of insurance of New Mexico, succeeding the late Jacobo Chavez. Deputy Lineau is a son-in-law of the late superintendent.

This war was primarily begun to rule the world and live on the spoils. And the spoiler shall be spoiled and the ruler shall be ruled.

Why Should the Adjuster Worry?

The United States will soon have 1,000 insured fire losses a week.

Hotly Opposed to Patronizing German Insurance Companies

From The Standard of Boston

When the war was started by Germany in 1914 all business relations between British and German companies were promptly stopped by England. During the first year several American companies terminated and others materially curtailed their relations with the German reinsurance companies.

And yet, notwithstanding that since April 6, the United States has been openly at war with Germany in the world wide duty of making the planet safe and decent for democracy, enemy owned business institutions are permitted to operate, under more or less drastic restrictions as to the shipment of funds to German stockholders.

There are and will be no British or French branches of German companies in operation at least while war conditions continue and there should be none in the United States.

Any American who co-operates in any way with enemy-owned insurance companies lays his loyalty to his country and his common business sense open to doubt.

We are standing shoulder to shoulder with England, France and the other Allies to work out an admittedly difficult task.

Agents and property owners who are dealing with German owned companies are assisting the enemy, and prolonging the war, which at best is calling for enormous expenditures, and

which will in all probability call for heavy toll in the lives of young Americans.

German-owned companies are permitted to operate here, but no power can force a real American to buy or sell their policies.

Hot Wave Damages California Citrus Fruit Crop

From a report of the Citrus Protective League we quote as follows:

"The heat prevailing in the citrus districts from the 14th to the 17th of June was unprecedented and serious damage was done to the 1917-18 citrus crop. Navel oranges suffered most and the temperatures were higher in the interior sections where the bulk of the navels are grown. Conditions vary in different sections and in different groves in the same section, according to the soil and condition of the grove and the size of the young fruit. This renders it impossible at this time to get any accurate estimate of the extent of the damage to the crop as a whole. Some districts figure not over ten percent of a navel crop remaining; others variously from 25 percent to 60 percent. Some growers are expecting the trees to bloom again as they did in 1909 when a somewhat similar condition existed." Damage much less in the North.

Oil Shortage

The recent testimony of W. R. Scott, vice president and general manager of the Southern Pacific Company, to the effect that his road would have to discontinue some of its trains within a short time unless the situation improved, has caused many large indus-

tries to wake up to the seriousness of the problem. The Southern Pacific is using 45,000 barrels of fuel oil a day, which is nine to twelve thousand more barrels a day than it can buy or produce. Its entire reserve will soon be exhausted, and the reduction in train service must then follow of necessity.

Credit to the Telephone

A government forest ranger in Oregon saw three miles away a blaze on the roof of the Warner ranch home, near Eugene. He "rang up" the Warner number, and gave warning to the Warners, and then summoned aid. The house was saved.

Mail to the Front

When you send mail to soldiers in Europe address something like this:

John Brown

Co. A — Infantry

American Expeditionary Forces

Do not give location or station of a military organization. Cable messages should be addressed "Amerforce, London;" and if to naval forces, "Usnavforce, London."

Compromise

Webster defines "compromise" as a mutual agreement, a surrender or concession.

If a company pays the full amount due but less than the amount claimed is that a compromise?

If a company offers and pays less than the amount due but more than the amount claimed, is that a compromise?

As long as legislatures and state insurance departments add to the ex-

penses of doing business, why should the fire loss payers worry about the increasing rates?

Postal Deficit Explained

Congressmen in Washington, D. C., send free every day 14,000 pounds of mail, chiefly to people who never read the contents of the franked envelopes. At regular postal rates the cost would be a million dollars a year.

Children's Charity

If interested and you would have your children enlisted, write to Children of America's Army of Relief, 142 Berkeley st., Boston, Mass., for full particulars.

Fire

Washington, Cal., July 28. — The forest fire between the Center House and Washington at Gold and Cotton Hills is still burning. The blacksmith shop, mill, house and bunkhouse at the Cotton Hill mine, owned by Al Damon and George Rogers, have been destroyed.

BIG BASIN FOREST FIRES

"Caprice of forest flames" is all that saves Boulder Creek and Brookdale and the Big Basin park, says the Santa Cruz, Cal., News. It is estimated that the recent fires destroyed timber worth \$100,000. A fire patrol is needed.

ILLEGAL BUILDINGS

A lot of shacks on the San Francisco water front were burned recently, with loss of life to two or three of the sleepers. These shacks were built and remained contrary to law. "Of course there was no insurance."

ONE THING AND AN OTHER

I asked a cheerful octogenarian, "How old, Uncle, must a man be before he begins to really think?" and with a twinkle in his eyes, this upstanding man answered, "You must ask somebody older than I am."

* * *

One hundred automobiles speeded by, many looking fine and some like a guy. Just twenty were little Fords, seeming toys, but they made more noise than all the other eighty cars large and weighty.

* * *

There are no snakes in the Hawaiian Islands. What is the name of the Islands' good patron saint?

* * *

Magazines and weeklies having a total circulation of 8,000,000 copies per issue are favored with the special advertising of a leading American insurance company. I read the list and note that the publications with the largest circulation have the least value and appeal chiefly to people who have no property and no money to spare for premium payments anyway.

* * *

The doctor "at the front" is a good life insurance risk, as the British army has lost only 195 doctors killed in three years of war.

* * *

The Insurance Law Journal is twice as big as formerly. The June number contains 207 pages of decisions, besides 55 pages of index to contents and a topical index covering the volume of six numbers. We wonder how the publisher can do it for the price.

* * *

Expenses of management to total income of the fraternal last year was 10.32 percent.

* * *

Don't let your goodness make you a bore.

* * *

The American Congress is fast resembling the average state legislature, ready and able only to damage business.

* * *

The Frankfurter Zeitung of recent date says: "the British fleet must be captured, and the British Empire must be annexed by the Kaiser." I wonder, then, does he design to keep British Columbia and give

Washington, Oregon and California to Japan—or China, or Mexico?

* * *

Corn (maize) brought \$2 a bushel in St. Louis last week, the largest price ever paid. Forty years ago corn unshelled sold for only 10 cents a bushel, and the farmers of Kansas burned it for fuel.

* * *

A 100-year-old Quaker, Dr. Jesse C. Greene of Westchester, Pa., recently called at the Philadelphia office of the Mutual Life Insurance Company of New York and expressed his pleasure in the insurance policy he took out in 1865 for \$5,000. The dividend additions bring the present value of the policy to \$10,736.21. The insurance cost to the insured has been \$3,446, leaving the gain \$7,290.21.

* * *

"Louisville: the Portal of the South." Such is the title of Forbes Lindsay's special illustrated contribution in the Pacific Mutual News of July 1. I have always heard that Cincinnati via Covington was the portal to the South. Louisville is noted for tobacco, Liberty bonds, and Marse Henry Watterson.

* * *

Large quantities of copra (cocoanut husks) are shipped to San Francisco from the South Sea islands every year, to be transhipped to Atlantic Coast cities, where it is made into fine flavored cigarettes.

* * *

Man is an animal that always is afraid.

* * *

BANKS—

There are now 7,635 national banks. Applying for a charter is the First National Bank of Marysville, Cal., to succeed the Rideout; also the First National Bank of Antelope, Mont. Charters have been issued to the First of Brady, Mont., the First of Brockton, Mont., the First of Whitehall, Mont., and the First of Lovington, N. M. Recently converted state banks are the First National of Sherman, Cal., the First of Hysham, Mont., and the First of Savage, Mont. The First of San Jacinto, southern Cal., has reduced its capital from \$100,000 to \$50,000.

Glens Falls Sparkling Spray

Every miss hasn't a mission, nor every man a mansion.

The military census-taker asked the young man if he was the oldest of his family and he replied: "Both my father and mother are older."

An intoxicated automobilist explained that the high cost of gasoline had driven him to alcohol.

Some financial successes have been achieved by pluck, pluck, pluck—whoever, wherever and whenever there was any chance to pluck.

If you owe any one a grudge, it will not hurt your credit if you suspend payment.

Their discussion about the form of bombardment and explosion insurance became quite heated, when Mr. Boyd said to Mr. Starr, "I want you to know, right now, that I am an insurance man and know something about the business;" and Mr. Starr replied to Mr. Boyd, calmly: "I will keep your secret."

"All things bought and paid for go, of course, to the buyers," says a writer on "Trade Economies."

How about coal? Doesn't it usually go to the cellars?

One of our agents who has a farm annex and is quite a farmer, says: "To insure full crops, give your poultry all they can eat."

Germany's U-boats seem to be quite successful in providing a marine sinking fund.

A local agent asked a special agent's advice about taking in a certain other agent as a partner. The special replied: "I know him well and he's all right. Say, that fellow has brains enough for two, and you need him in your business."

There is more promise in a green agent than in a blue one.

While dreaming by my open fire this thought occurred to me: If everything were fire-proof, what a cold world this would be—for fire insurance, especially.

The automobile is bound to displace the horse if it hits him.

Mutuals and the Conflagration Hazard

Very generally the laws so restrict the operations of fire mutuals that they are not exposed to the hazard of a great conflagration, but there are some exceptions. A Virginia mutual wrote nearly a whole small town, and when it burned down the members had to assess themselves to pay their own losses. The factory mutuals assume hazards which virtually include a conflagration risk, notwithstanding sprinkler equipments and frequent inspections. These mutual insurers are wealthy and are not to be compared to the ordinary mutual; but they lost \$3,500,000 in Salem, Mass., in 1914. Some of the mutuals interested took a long time in meeting their obligations; and all of them reduced the dividends paid policyholders. Only recently, as recorded by us, these careful sprinkler-mutuals lost \$2,000,000 in a single factory fire in Pennsylvania. Similar and even larger losses must be expected, with a large increase in the insurance cost, and possibly permanent embarrassment. No mutual is fool-proof or fire-proof. A few years ago there was a veritable epidemic of mutual failures; and when similar conditions prevail there will be a repetition of this experience.

CROPS.—The Chamber of Commerce of the United States maps the country as of July 21st, showing crop and business conditions. Almost the entire Mississippi Valleys is "good." So are all the North Atlantic and the old South districts. Colorado, Utah, Nevada, southern Idaho, southwestern Wyoming, and all California but the southwestern corner are classed as "good." From Santa Barbara to San Diego, and eastward about 100 miles, covering the citrus district, conditions as to crops and business are only "fair." Likewise all of Arizona, nearly all of Wyoming, New Mexico, Oregon and Washington. We note with surprise that Montana is "poor"; likewise all western Texas, all far western Washington except near the Columbia river, all Washington adjacent to Montana, and all southeastern New Mexico.

Gasoline

Mrs. Bell Eibe, residing near Willows, Glenn co., Cal., was seriously burned about the chest, face and arms, when gasoline with which she was washing clothes, ignited.

The Oregon state fire marshal's second bulletin says:

Gasoline is a common product.

Do you know that one gallon of gasoline, vaporized, has the tearing power of eighty-three pounds of dynamite?

Do you know that gasoline reaches its boiling point at 150 degrees Fahrenheit?

Do you know that gasoline is a non-conductor of electricity? It has, however, been known to generate enough heat by friction, when run through a fabric strainer or rubber hose, to explode.

Five gallons of gasoline will generate 8,000 cubic feet of gas.

In an incendiary fire in Portland, Oregon, five gallons of gasoline was poured on the floor and left two hours. When the firebug returned to see how things were progressing, he lit a match.

The explosion tore the roof off the house, tore the front porch off, blew curtains and window shades one hundred feet from the house, and incidentally, among the other debris, blew the firebug against an apple tree twenty-five feet from the house.

A friend of ours went to look for a leak in his auto gasoline tank with a lighted cigar in his mouth. His family mourn his loss.

A lady tried to clean a silk waist by pouring over it a cup of gasoline and rubbing the material between her

hands. The doctors say they will be able to tell in a few months whether she will ever be able to move her fingers.

Bar-silver has risen from 47 cents to 83 an ounce. If this war continues five years more the old standard of 16 to 1 or the older standard of 9 to 1 may be restored by the law of supply and demand. There are 25,000,000 men under arms, who must be paid mostly in silver. The long war in Mexico, also, has reduced the output.

Illinois now has a law making the withholding of collections by an agent embezzlement notwithstanding his commission interest in the collections. The first decision to the effect that an agent is a partner and therefore while guilty of a breach of trust is not an embezzler was by a Portland, Or., court. Several states have since legislated accordingly.

The principal daily paper in Nevada contains only one "insurance" advertisement, to wit: "fire and burglary insurance for your valuables in a safe deposit box in our steel vaults." Not an insurance nor a realty agent advertises a line. Dead ones?

In the mountains of this Coast, including California "where it never lightnings," many forest and brush fires have been this dry year caused by lightning.

Not fewer than 1,250,000 horses and mules, valued at over \$250,000,000, have been exported to Europe from this country since Kaiser Wilhelm let loose the dogs of war.

Violent Boiler Explosions

There occurred recently at Jackson, Tenn., a violent boiler explosion. The boiler which exploded was of the horizontal tubular type, and was one of several used to operate a large saw mill. The mill was razed to the ground and was a total loss. Eight persons were killed, and ten more were injured. This explosion, as has been said of other violent explosions, was described as being as violent as an explosion of dynamite.

The explosive energy in a steam-boiler is proportional to the weight of heated water and the amount of steam it contains. The weight of the water is so great in proportion to the weight of the steam, that the weight of the latter may be ignored, so that for all practical purposes it is sufficient to assume that the explosive energy is proportional to the quantity of heated water contained in the boiler.

It has been estimated that a cubic foot of heated water under a pressure of from 60 to 70 pounds per square inch contains about as much stored-up energy as a pound of gunpowder; and it has been estimated also that the heated water in a cylindrical boiler contains enough energy to project the boiler to a height of two miles.

A little reflection, therefore, will render it easy to understand why this particular boiler exploded with such violence. The reason, of course, is that the boiler was of a type which contains a very large amount of water in proportion to the total amount of heating surface in the boiler.—Fidelity and Casualty Co. Monthly Bulletin.

Forest fires in California, as elsewhere on the Coast, have been unusually numerous and destructive this year. The very long dry spell has made forests and undergrowths easy and fast burning.

Let us help in making arson as odious as treason and every preventable fire regarded as somebody's crime.—Glens Falls Now and Then.

Mercy to Fire Horses of Motorized Departments

Fire horses withdrawn from service in the New York City fire department are not to be sold at auction hereafter to private purchasers until their fitness for further service has been passed upon by veterinary surgeons of the Society for the prevention of Cruelty to Animals. The society, with Fire Commissioner Adamson, agreed upon this arrangement in order to prevent horses disabled, sick, or too old to work from being sold into hands that would only maltreat the animals by forcing them to work.

The commissioner decided with the officials of the society that it would be far more merciful to remove these horses from the auction sale entirely and have them killed at once, even though such procedure entails a loss to the city of the money that might have been made by the sale of the animals. More than 700 fire horses are to be auctioned during the next ten or twelve months. Of the first batch of twenty-five which were to be auctioned off in Brooklyn recently, eighteen were eliminated from the sale by the veterinary surgeons of the S. P. C. A. as physically unfit, and taken off and killed.

The major was slightly injured in a railroad accident. He held accident insurance and commenced an action against the railroad for damages. He continued for a long time stamping around pretty lively on crutches, and being asked if he couldn't get about without them, said: "My doctor says I can but my lawyer says I can't."—Now and Then.

The prize essay contest for this year by the N. A. of Life U. has for its subject "The Service of a Life Insurance Agent to a Nation in Time of War." The committee includes ex-Gov. Hughes of New York. The "Service" we guess is to write as many soldiers as possible, after persuading the companies to issue the policies.

Additional Life Insurance in Court

A policy on the lives of two persons held a several policy on the life of each, so that their interest is not a joint tenancy, giving the right of survivorship, but that the survivor takes, if at all, under the contract. — 160 P. 629.

Cancellation

Life insurance company's notice to insured that it would cancel policy, and tendering back premiums, did not cancel the contract, and amounted to no more than a breach.

Company may institute action to cancel policy within time limited by incontestable clause, where policy has been improperly procured.

**Insured May Recover
Or Sue in Equity**

If insurer refuses to perform life insurance contract, insured may recover value of policy or sue in equity to have policy declared in force or tender premiums, and recover amount payable at maturity.—American Trust Co. v. Life Ins. Co. of Virginia, 92 S. E. 706.

Application—Equivalent to Answer

Failure to complete a printed statement in application for a life policy that insured had not had specified diseases, "except —," amounted to a statement that he had not had such diseases.—Guarraia v. Metropolitan Life Ins. Co., 101 A. 298.

Note—Incontestable

An insurance certificate providing that it should be incontestable after two years except for nonpayment of

premiums may be contested after such period upon ground that a note given for overdue premiums was not paid, where such note was not intended as an absolute payment, but merely to extend time of payment.—116 N. E. 852.

Though Not a Legal Entity

The U. S. C. C. A. (242 F. 235) ruled that though unincorporated a fraternal insurance society may be sued in its own name, in a proceeding in bankruptcy.

Green Grass Checks Grain Fire

Stockton, Cal., August 1.—Rows of green Soudan grass, planted at intervals in large grain fields on the Drexler tract, southwest of here, checked what promised to be a very costly barley fire. There were 220 acres of barley in the field, and the yield had been averaging forty sacks to the acre in the portion that had been harvested. The fire burned forty acres and stopped when it reached the Soudan grass, which had been planted as a fire wall.

Bingham, U., July 16.—A fire here at 4 o'clock this afternoon caused damage amounting to \$3,000. The fire was discovered in the building occupied by M. L. James, confectionery and novelties, and spread to the building occupied by John T. Bogan's hardware store and O'Donnell & Company's undertaking parlors on the ground floor.

The Alliance of London has \$131,450,895 gross assets, of which the life department has \$91,498,415, leaving the general assets \$39,962,480.

LIFE

Sermon on Life Insurance

No man who has not lost all sense of right and justice will wilfully, intentionally, cold-heartedly neglect or refuse to provide for those given to his care and keeping. This leads me to say, therefore, that since insurance is one of the successful methods of providing for those dependent on us, no good, honest, true-hearted man is or will be opposed to insurance, after he has once studied its merits and understands its purposes, benefits and blessings. If you will pardon my personal reference, for some time I was opposed to insurance but there came a time when I woke to the realization that the opposition was due to prejudice and lack of knowledge. Enlightenment on the subject, added to personal experience and observation, had led me to be an enthusiastic supporter of this plan of investment as protection for those dependent on us.

I am a firm believer in life insurance. First, because of the chance it gives to the poor man to leave something for the support of his loved ones after he has gone. There are thousands and thousands of men who have not been able because of varying circumstances, to accumulate anything in life—except a large family. They have scarcely enough to pay funeral expenses, let alone to pay for the support of the family after father is gone. They have worked hard; they have made honest, sincere efforts and have honorably failed.

To my mind, life insurance, when taken advantage of in cases of this kind, is a Godsend, an angel from heaven on an earthly mission. When the head of the household passes into the Great Beyond, he often leaves nothing behind but debts and grocery bills, meat, drug and doctor bills and funeral expenses to be added, to become a never-ending burden and hardship on those whom God intended to be protected and provided for by him who

has departed. Happily insurance meets sad conditions such as these. I have in mind a dear minister friend of mine who unexpectedly passed into eternity a couple of years ago, leaving a delicate wife with three children. As a country preacher, his salary had always been small. It was impossible for him to accumulate any funds, but he had managed, thank God, to carry a thousand-dollar insurance policy. He had paid only two premiums on it, yet a few days after he was laid in the grave, the Company's representative deposited in the hands of the bereaved wife, a check for \$1,000, making it possible for her to purchase a little home in the village and thereby to keep her family together. Without the insurance she would have been thrown entirely on the mercy of the world. What a blessing it was to her! This is but one of thousands of similar circumstances which I realize occur every year. I relate it because it came under my personal observation.

It is well for us, my friends, to recognize we are trading on borrowed capital of years which may in a moment's time be called in. Accident, heart failure, insidious disease are always on the job. No one knows when he may be taken. The time will surely come and may be nearer than you think. It may be on the public street or in the silence of the night when you are in bed—that your pulse will stop beating and you will change worlds. Will you be prepared when the call comes? What about the mortgage on your home? Will your wife and children have to move out after you are gone? Will they be helpless? Or will your forethought and provision for them speak of a father's love and prove to them a continual message of cheer and hope when you are sleeping in the grave?—From a sermon by Rev. Mr. Eastes, of the Christian Church in Norfolk, Va., printed in the Metropolitan Life Ins. Co.'s "The Intelligencer."

California.—Family insurance is now permitted fraternal insurance societies.

Attack on the Royal Arcanum

An individual by the name of Arthur L. Hobart, of Braintree, Mass., holding a death benefit certificate for \$500 in the Royal Arcanum, appeared before Judge Aldrich of the United States district court of Boston and obtained the appointment of a temporary receiver for the society. The action was taken on ex parte evidence; the officers of the Royal Arcanum knew nothing of it until the news appeared in the newspapers. The Associated Press carried the report to all parts of the country and the newspapers in Eastern cities featured it with a consequent injury to the organization. Several features in regard to the proceedings are worthy of close attention: The action was not requested by the insurance commissioner or attorney-general of Massachusetts, and it is doubtful if they knew such a move was contemplated; the officers of the society were not permitted to submit evidence before the receivership was authorized nor were they informed of the proceedings; the allegations of the petitioner had no bearing on the solvency of the order; the move was made at a time when published reports of a receivership action might do great harm to the continued existence of the Royal Arcanum and the safety of the protection on its members. Such were the methods of those who used for their own purposes the Star Chamber, which was abolished by the Long Parliament of England in 1641.

At the time the temporary receiver was appointed the Royal Arcanum had assets of more than \$6,000,000. Of this amount, about \$4,000,000 was in cash, real estate and negotiable securities, and \$2,000,000 consisted of liens on certificates of members who had not transferred to adequate rate classes. The society is 100 percent actuarially solvent. Its monthly income averages \$100,000 over and above all expenses, thus building up the reserve. It has passed through a readjustment in which certificates were properly classified and rates adjusted to make it permanently solvent and enduring. It is true, as related in the allegation of Hobart, that a portion of the reserve fund was spent in 1915 to pay death claims at a rate that would have depleted the fund,

but the supreme officers were following the laws, which were changed on their recommendation by the Supreme Council in 1916 in readjusting the rates, when solvency was established.

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The above is taken from the Fraternal Monitor. We believe it to be merely just for the Coast Review to give the Royal Arcanum's side.

Mutual Life of New York

The first Field Club convention of 1917 has come and gone. The Eastern and Southern division of the \$100,000 section met in joint session at Atlantic City, June 27th and 28th. Great interest and enthusiasm were manifested throughout the two days and good feeling everywhere abounded, culminating at the banquet in the evening. On all sides this was voted the best, the most enthusiastic, and the most profitable session ever held by either the Eastern or Southern division. By unanimous consent it was agreed that the two divisions should meet together again in 1918.—Points.

A certain rough and unlearned yet earnest life man in a far western village slides up to a native and says:

"Listen to me for a minute: A dog buries a bone for the time when he's hungry, don't he?"

"A squirrel stores up nuts to live on in winter, don't he?"

"Well, then, you ought to prepare to have what you'll need after a while, hadn't you? And most of all, you ought to fix so if you'd die the family wouldn't be disgraced by havin' to go on the town an' you be cussed most out yer grave for not fixin' for 'em with life insurance before you checked in. Ain't that so?"

"Here—stick your name down on this line, an' don't forget who let you in on the favor of havin' this chance of your whole life."

"You signed that well—now come with me over to the doc's, an' we'll see whether your heart an' guts are workin' all right." Salt Lake City Herald.

Undistributed Profits Tax

New York, August 1, 1917.

Declaring that the application to life insurance companies of the proposed 15 percent surtax on undistributed profits, as contained in the present form of the war revenue bill, is against public policy, the Association of Life Insurance Presidents has presented arguments for relief to the members of the U. S. Senate finance committee.

The avowed object of the proposed undistributed profits tax is to force corporations generally to distribute their net earnings annually and thus make these funds subject to taxation in the hands of stockholders. The measure does not take into consideration the peculiar relationship of surplus in life insurance to the security of policyholders and it is on this ground principally that exemption is sought.

In his memorandum filed with the finance committee ten days ago and just now made public, the Association's attorney, Frederic G. Dunham, states in part, as follows:

The existence of a surplus commensurate with the amount at risk in an insurance corporation is essential to the protection of its policyholders. Any legislation tending to discourage the accumulation of such surplus is, therefore, necessarily against public policy. The provision in the senate draft of the war revenue bill imposing a surtax of fifteen percent upon so much of the annual net taxable income of corporations as remains undistributed sixty days after the tax year, by penalizing the accumulation of surplus, tends to induce its distribution. If the insurance company be a stock corporation, the distribution of the entire net annual income will diminish in a corresponding degree the security of policyholders and the insuring public. If the insurance company be operated on the mutual plan and the distribution made be to policyholders, while the distributees will benefit slightly, as individuals, by small additions to the amounts received by them, the security of each as a policyholder, as well as the ability of the company to afford protection to the insuring public, will be no less affected than though the distribution had been made to stockholders.

In the case of dividends paid to stockholders, the revenue of the government will, of course, be increased through the increase in the amount of the taxable income of the distributees. In the case of increased dividends paid to mutual or participating policyholders of life insurance companies, however, the government will not only gain no revenue by reason of such distribution, but will actually lose the normal tax of two percent, as well as the proposed war income tax of two percent of the pending bill which would otherwise be paid upon the net income of the corporation. The reason for this result is that the dividends paid by life insurance companies to their policyholders are properly recognized as mere returns of premiums, and as such are not only deductible from the gross income of the companies in arriving at their net taxable income, but also exempt from tax to the policyholders.

Tell the Wife, Surely

Why Not Frame the Life Policy and Hang It on the Line

Of course it is a proper thing for the husband to inform the wife of his life insurance—the amount, the company, and the whereabouts of the policy; and if he discontinues it, he should tell her, and drop the protection only with her consent. But she would be an extraordinary woman if she didn't soon forget the name of the company, the amount of the insurance, and the place where the policy was last seen.

A better plan would be to put the policy in a safe-deposit vault, or hang it in a frame on the wall. There, on the wall, in view of all, it would be a visible testimony to the husband-father-son's affectionate consideration for his dependents.

The Occidental Life \$100,000 Club of some forty members is this week where every good American hopes to go before he dies—in the Grand Canyon of the Colorado river.

Out of 12 recommended for appointment as second lieutenants in the marine corps, 5 are from Berkeley, Cal.

May Yet Be Mutualized

According to the New York Sun only one more step is necessary to effect the mutualization of the Equitable Life of New York. The principal owner, Powder King Coleman Du Pont, who holds the control of the society by his ownership of 564 \$100 shares of the total 1,000 offers to surrender them to the policyholders at \$1,500 a share. This amount is said to be far less than the stock cost him. The stock can draw only 7 per cent dividends.

General T. Coleman Du Pont of powder fame paid J. Pierpont Morgan \$4,394,540 for control of the Equitable Life of New York. This was in June, 1915. It has drawn a little over \$7,000 dividends since.

Mr. Du Pont proposes to sell 564 shares, face value \$56,400, for \$2,799,900, to the society, or a little more than half the amount he paid. The plan is to pay the seller by crediting his Equitable Building Corporation \$220,000 a year on the mortgages held by the Equitable Life, and thereby not deplete the surplus by large single payments for all the outstanding stock.

This arrangement will certainly promote the best interests of the society.

Delayed Insuring Three Times, and Then Was Killed

Dr. Adolph M. Evetz of Carroll, Iowa, met a tragic death when crushed to a lifeless pulp in a recent elevator accident. He was an examiner for the Bankers Life of Des Moines and was only 33 years old. P. W. Flandermeyer, a member of the Iowa field force for the company, solicited Dr. Evetz for life insurance on the very day of his death and has written the company the following letter:

"In connection with the sad and untimely death of our efficient regular examiner at Carroll, it may interest you to know that I solicited Dr. Evetz for a policy with us on the morning of the day he was killed. The policy selection was made, application all made out and ready for his signature. I said to the doctor, 'Now, doctor, write your name right here,' pointing to the dotted line below, 'and write it as it appears

above.' 'No,' he said, 'I will think it over. Come in and see me tonight.' I remember distinctly of making this reply, 'Tonight may be too late, doctor. You are reasonably sure that you can get this now, tonight or tomorrow may be too late.' However, he laughed it off as a joke and did not sign the application. He was killed at 2:45 that afternoon.

"The last interview I had with this prospect was the 3d and he gave me the same answers at the close of the previous interviews—but he put it off too long."

Northern Life Ins. Co.

Washington Company's Very Best Half-Year

The Northern Life of Seattle reports the most successful half-year in its history. This sound and enterprising young company now has \$14,500,000 insurance in force.

In the half-year, as compared with the first six months of 1916, the Northern gains were:

Gain in cash premiums, new insurance, 35 percent.

Gain in renewal premiums, 30 percent.

Gain in insurance in force, 20 percent.

These are indeed very creditable gains, which attest the energy of the management and the prosperity of the Northern Life.

The outlook for the mutualization of the Equitable Life is believed to be good. The minority shares—499 for \$49,900 face value—are to be purchased for \$1500 a share or \$748,500. The 501 controlling shares, owned by Gen. du Pont, are to be purchased for \$2,705,400, or \$5,400 a share. What the General receives, he says, will be about \$2,000,000 less than he paid two years ago.

Alvo von Alvensleben, a German officer who was recently mentioned by the Coast Review as engaged in life insurance in Seattle, has been arrested by the federal government, together with two other Germans. They are believed to have been in communication with the Kaiser's government and with German spies in this country.

SELLING LIFE INSURANCE

Just Plugging

That's what wins the day. It's the average man with the average brains who is writing the average policies who, through steady plugging—intelligently applied, of course—finds himself after awhile in possession of a very comfortable income.

We see a few big men writing million dollar lines; earning big commissions, having very large renewal incomes and it's apt to stagger and discourage us.

In order to write business among big men one must be big oneself—one must be accustomed to deal in large figures, one must lead the life and be one of these same big men. A man of small calibre can't do it—he's built on too small a plan, he hasn't the vision, he's not accustomed to big ideas. Few of us can keep pace with the small number of leaders in the world of business and finance. But there are still many of the "common" people, to quote Lincoln, on the earth, people who need life insurance even more than those big chaps and they furnish, for the average agent, an inexhaustible field, just because there are so many of them.

Don't let these brilliant meteors which flash across the sky occasionally take the heart out of you for your work in your own field. It's the multiplicity of small things piling up which in time makes a formidable whole. If an agent will just keep quietly and steadily at work writing many ones and twos and fives, keeping those ones and twos and fives on the books, making of these policyholders, friends—writing them more than once as their fortunes and responsibilities increase—he'll find that he'll get ahead. There won't be any great display, his work may not be noised abroad—but it will be effective just the same.—Security Agent.

An Aid in Business Insurance

Here is a valuable point to keep in mind regarding business insurance. When a corporation or partnership is computing the amount of its net income as required by the income tax law, the premiums paid on any life insurance carried for its benefit may be deducted from the gross income. This of course is not true in the case of an individual's personal insurance. The ruling of the Treasury department at Washington reads as follows:

"Premiums paid on life insurance taken out by a partnership upon the lives of individual members of such partnership constitute allowable deductions in ascertaining the net earnings of the partnership. However, when such policies mature or upon the death of the insured partner, the amount received as life insurance shall be included in the gross income of the partnership."

A similar ruling, recently made by Chief Deputy Collector of Internal Revenue, John F. McEvoy, of Philadelphia, Pa., in reply to an inquiry by a prominent life insurance man as affecting corporations, reads as follows:

"Referring to your letter of even date, relative to deduction of premiums on life insurance policies of the employees of a corporation by the corporation, the policies being drawn in favor of and made payable to the corporation, I beg to state that payments made in this manner are legally deducted for the purpose of ascertaining the annual net income of a corporation."—Mutual Life's Points.

Real Salesmanship

Bill Brown is a real salesman. His friend, Tom Jones, is not. The two met on the street the other day, and after exchanging the usual courtesies, Jones said: "A friend of mine has offered me a position to sell hats." "Well, that looks good; are you going to take it?" "No, what's the use? Everybody has a hat already."

That's just why Jones is a poor salesman. Had Brown been offered the job, he would

probably have said: "Sure, I'm going to take the job. Anybody can go out and sell some splendid, brand new product that nobody has yet, but it takes a real salesman to sell something everybody's got already. And I want to be a real salesman!"

The poor salesman wants a job which will do the work for him—he wants money and advancement without the price—he wants to receive without giving. The notion that one can drop into some position where all he has to do to make money is to sit still and look wise has ruined more men than drink.

A man should be glad to have a hard job, for that's the only kind of a job that will ever make anything of the man.

With such a standard, a man can go out and sell hats to the hatless and hatted—can sell life insurance to the uninsured and the insured.—The Bankers Life Bulletin.

Hunting an Application

If you are hunting an application you ought to go about it intelligently. So if you will take a bit of advice, which never hurts anybody, I will hand you a few hints that you may find useful.

First of all, clean yourself of those notions and feelings that interfere with your success. Go through your mind and heart with a strenuous well-broom and get yourself prepared for your enterprise.

For instance,

OUT WITH SELF PITY

Make up your mind that you are not going to be sorry for yourself no matter what happens. Self pity makes you weak and wretched and it makes you subtly offensive to others.

Second,

OUT WITH FEAR

Why should you tremble and hesitate before any man? You have something to sell that everyone ought to have and somebody will take. Keep going until you find that somebody.

PLAN YOUR CAMPAIGN

Don't drift. Don't go at the business hit or miss. Make out the night before a list of the people you are to see each day. Ar-

range them in such order that you will waste as little time as possible in getting around. See five or six people each day for good, serious business purposes. Go back again where there seemed favorable signs.

BE PERSISTENT

I have heard it said that one reason the devil is so successful is that he is so persistent.

BE PATIENT

Don't give up. Keep your chin up.

BE POLITE

Not cringing, but courteous. Argue as little as possible. It is better to sidestep an argument whenever you can; point out reasons why the man should insure, and why, in many respects, the New York Life is the best company.

WATCH YOUR PERSONAL APPEARANCE

Look prosperous, have your coat brushed and your shoes polished. With many people personal appearance is half the battle.

LITTLE THINGS SOMETIMES CRY OUT LOUD

Be as faithful in putting in your hours at application hunting as you would at a job for which you were drawing salary or wages. Do not cheat yourself. Time is your chief capital, your main asset. Make each hour count for sixty minutes, not fifty-nine. Have a daily schedule of six or eight hours, and stick to it.

Remember that very few people will have an application waiting for you. Nine in ten will meet you with the same old story. They don't want life insurance, they have no money, and so on, and so on, and so on. Never mind. If A does not need you perhaps B does, and so on down to Z. Keep pegging away. You'll get some of the men in between.

Fight discouragement, believe in yourself, you'll win.—Walker Buckner, 2d Vice-President, New York Life.

Ever Think of It?

Nobody but yourself can shut and lock the door of success in your face.

Am I shutting and locking the door on myself, is a question for every fieldman (who isn't making as much money selling

life policies as he wants) to ask himself in all seriousness.

On the answer to that question hangs all the law and profits in writing life insurance.

Every man is his own doorkeeper, and should know what to let in and what to turn out. Such knowledge comes alone from close study and experience—and comes only as a result of a heart's desire.—The Weekly Bulletin.

Signing Is Serious

"Write your name here" is preferable to "Sign your name here" when presenting the dotted line to the prospect. This sounds like a mere play on words but the very idea of "signing" anything gives some people stage fright—an aversion which the salesman can easily and profitably cater to.—Points.

Very Strong Selling Point

Every reasonably well informed business or professional man knows, yet should be reminded by you, that the executor of an estate is immediately confronted with certain pressing obligations as to the estate, that must be met with money. Probate, executive and administrative fees must be paid, investment commitments must be cared for, pressing debts must be cleared away. Rarely, you can say, does any man leave cash on hand to take care of these things. The only way he can provide for them to a certainty, thus saving his family and business interests public harassment, is by life insurance.—M. L. Bulletin.

Agent Should Know His Goods

At intervals a writer in one or another of our class journals advances the proposition that a life insurance agent is better off and more serviceable to his clients for lack of technical education. Of the variety of shallow arguments made in support of this contention, one is unfailingly adduced. It is that the agent who has a scientific knowledge of his business will make his presentation too technical for the understanding of the ordinary prospect.

It will readily be admitted that he **may**

do so, but to concede that he **must** do so would be absurd. No one ever claimed that the best teachers and lecturers are those who know least about their subjects. On the contrary, we know that the man who understands his subject best can explain it in the simplest terms. There is the crux of the whole matter. The salesman with the greatest "knowledge of his goods" is best qualified to sell them. It must be assumed that he will apply his knowledge in a timely and effective manner.—F. Lindsey in Pacific Mutual News.

The Line of Least Resistance

No one who is at all qualified to hold an opinion on the subject will argue against the proposition, that in practically every household, the greatest dependence for the future must be put upon adequate insurance upon the head of the household—the principal wage-earner. Particularly is this true of those to whom industrial insurance is their only recourse—the great body of workers who, even in these times of uninterrupted employment and high wages for those who wish to work, are unable to lay aside an adequate "reserve," so to speak, out of which to meet the expense incident to prolonged illness and death, to say nothing of providing something for the care of helpless dependents after the main prop of support is taken away.

Obviously, therefore, not only is it of the first importance, but also the solemn duty of every life insurance agent worthy of the title, that his initial canvas in a family includes the husband, father, brother or other supporter of the household, and that he relegate to second place his efforts to insure the lives of the wife, mother, sister, children or other dependents therein.

And yet what we find to be the fact is that of policies issued to both sexes, at ages sixteen to forty-five, in 1906, of those remaining in force at the end of the year, 41.55 percent were on male lives and 58.45 percent on female lives. On the issue of 1916, both sexes, same ages, of those remaining in force at the end of that year, 38.13 percent were on male lives and 61.87 percent on female lives. Of the issue for

the first three months of 1917, both sexes, same ages, of those remaining in force at the end of March, 37.59 percent were on male lives and 62.41 percent on female lives. It is true also that if we take the lives of both sexes from sixteen years of age upward (i. e., not stopping at age 45), substantially the same proportions are shown.—Geo. O. Gastay, second vice president, Metropolitan Life.

Kansas Fraternal Aid Union Examination

The Federal Aid Union of Lawrence, Kan., has requested that a thorough examination of all its affairs be made by the insurance departments of Kansas, Colorado, Illinois, Maryland and Indiana. It is to be a Convention examination. The work is to start within the next two weeks and will be under the direction of a number of competent independent actuaries and department examiners. Recent mergers through which the Fraternal Aid Union acquired other fraternal societies will be given special attention in the investigation by the experts. The matter of the association's rate adequacy and solvency will also be under critical review by the examining officials.

In average industrial increase per week this year Imperial Valley, Cal., district of the Metropolitan Life, ranks No. 2 (Supt. W. G. Russell).

The life men who gather apps. will gather together by the river on which's bank New Orleans sits and keeps forever rich. The "boys," gay because good, will foregather at the river on September 26. -

Among recent death claims paid by the Mutual Life of New York are these: Arizona—Arthur Leroy, Bisbee, \$12,261; California—Henry Jacobs, San Francisco, \$12,589; Jno. C. Klumpke, San Francisco, \$8,309; Samuel N. Levy, San Francisco, \$5,024; Edward P. Terry, Los Angeles, \$10,244; Alex. Mueller, Alameda, \$3,570; Fred. H. Dakin, Berkeley, \$4,008; A. B. Daniels, Coronado, \$22,950; Eugene W.

Babo, Oakland, \$5,027; Pasadena, A. D. McIntosh, \$5,005; E. S. Cook, Redlands, \$10,015; A. J. Wells, Rivera, \$10,023; John L. White, Sacramento, \$4,351; Heber Ingle, San Diego, \$7,791; Snee Harris, Yuba City, \$7,042; Edw. H. Krull, Yuba City, \$5,010. Colorado—Aorry Moore, Denver, \$8,090; Hawaii—Honokoa, A. B. Lindsey, \$2,500. Idaho—Samuel La Barge, Hailey, \$2,000. Montana—L. W. Pierson, Havre, \$5,037; A. W. Warr, Lewistown, \$12,002. Nevada J. E. Eckley, Virginia City, \$3,000. New Mexico—Lilian E. Jameson, Albuquerque, \$2,500. Oregon—Edgar E. Frank, Portland, \$5,178; Leon S. Rosenblatt, \$6,000. Utah—Jas. E. Robertson, Midvale, \$5,080; Jno. D. Woods, Tooele, \$7,513; Samuel James, Northport, \$13,271. Wyoming—John Winterling, Sheridan, \$5,000; Sam O. Morrison, Shoshoni, \$5,015. These are only a few of the claims paid in the Pacific West in twelve weeks by the Mutual Life.

Fraternal Benefits of More than \$20,000,000 Paid Since Organization

	Amount
Ancient Order of United Workmen . . .	\$ 251,741,257
Royal Arcanum	187,680,351
Modern Woodmen of America	168,009,843
Woodmen of the World, Sovereign Camp	90,100,000
Maccabees, The Supreme Tent	89,712,530
Independent Order of Foresters	49,633,814
National Union Assurance Society . .	47,239,537
Insurance Dept., Knights of Pythias . .	41,295,970
Brotherhood of Railroad Trainmen . .	35,745,723
Locomotive Engineers' Mutual Life and	
Accident Ins. Ass'n	34,591,680
Catholic Mutual Benefit Association . .	32,666,167
Improved Order Heptasophs	26,043,140
Catholic Benevolent Legion	25,035,124
National Protective Legion	25,020,702
Woodmen of the World, of Denver, Colo.	24,002,055
Catholic Order of Foresters	22,944,122
A. O. U. W. of Massachusetts	21,301,000
Catholic Knights of America	20,421,105
A. O. U. W. of Ontario	20,413,061

A French court rules that as an American life company's policy promises payment of a death claim in gold, it must so pay, notwithstanding the new French law as to paper money.

The I. W. W. leaders are potential Roespierres.

FIRE AND MARINE

Is Willits Asleep?

Suppose a fire should break out in the Eagle Cafe or building next door about 2:00 o'clock Sunday afternoon, with everybody at the ball game; with a big wind blowing and the thermometer 100 in the shade. The result would be fatal to about one-half of the business section of our town, and even the depot would be in a very dangerous place.

The fire department needs a revival meeting—or something like one—to get a quorum at their meetings. Also the presence of some of the property owners at their meetings to give the boys encouragement.

If the truth was only known—it is to some—that there are only three members who know how to manipulate the \$750 chemical engine; that nine out of ten members would run out the hose cart if they were sent after a spanner; that all of the town hydrants (except on Main street north of the Broadus creek bridge) still have sacks wrapped around them to keep them from freezing, which renders them inaccessible for about fifteen minutes; that each hose cart needs at least 100 feet more of hose to make them protect the section of town in which they are located.

Furthermore, the water mains are so full of holes that a pressure of 1000 C. G. (about 2.2 lbs.) is all that a main will stand at one time. It is rumored that the water supply to our main in case of a fire would be insufficient to last more than fifteen minutes with all of the hose carts drawing from the main.

It isn't that the water supply is not sufficient, but the reservoir is so small and so shallow that a bullfrog would splash most of the water out with one leap.

The above is from a contribution in the "News" of Willits, Cal. The editor says no reflection on the Eagle Cafe is intended, as

it is a good risk, with a lower rate than that of buildings near it.

Willits has been very fortunate, for all of our worst fires have taken place during the wet weather. This is all that has saved the larger portion of our business section from destruction. Had the incendiary who started the fire in Hotel Central three weeks ago not been in such a hurry, but waited until about 2:00 o'clock in the morning, the chances are that most of our town would have been destroyed. That block contains the worst risks in Willits, for in addition to the buildings facing the street the rear is so crowded with old tumbled-down frame shacks that the firemen could not fight the fire from the rear. What our town needs is the cleaning out of a lot of these old frame shacks in the rear of most of the buildings on Main street. Our town trustees are now working to this end and they will shortly pass an ordinance which will declare these shacks nuisances and order them torn down.—The News.

Kidney Cure Starts a Fire

From Roseville, Cal., comes a queer story. A year ago J. B. Berison received from Buffalo a proprietary "Kidney Kure." He placed the bottle in a drawer and forgot it.

Last week, while walking about the grounds, he was startled by smoke pouring from a window of his house. Rushing inside he found that the nostrum had exploded and set fire to the bureau.

The postal authorities were notified, as the "medicine" had been received through the mails.

The Mutual Is Merry

An Imperial Valley, Cal., paper says:

"A blunder on the part of the big insurance companies has proven a great benefit to the Farmers' Mutual Fire Association and as a result business is picking up. Their rate a short time ago was \$1 per \$100 and was raised to \$1.20. The local company is carrying the same risk for 70 cents per \$100.

	Idaho		Montana	
	Premiums.	Losses	Premiums.	Losses
Capital	\$ 1,038	\$ 23	\$ 2,168	\$ 5,957
Citizens	5,875	164	7,578	2,040
Colonial	6,415	6,659	8,268	621
Commonwealth, N. Y.	6,127	581	9,853	5,002
Commercial Union Assur.	31,121	12,252	64,171	31,215
Commercial Union, N. Y.			3,683	2,113
Concordia Fire	6,599	2,379	7,431	5,103
Connecticut Fire	19,102	8,476	39,176	12,944
Continental	40,778	35,998	35,053	10,559
County Fire			596	65
Delaware Underwrs.	7,255	1,772	10,584	4,193
Detroit F. & M.	3,334	558	6,036	99
Dubuque F. & M.	7,261	2,203		
Equitable F. & M.	1,695	477	1,963	1,098
Fidelity-Phenix	35,587	28,061	47,253	20,666
Fireman's Fund	36,848	9,501	100,317	51,290
Fire Association	19,785	5,977		
Firemen's	3,512	866		
First National	3,408	746	2,136	217
Franklin	6,068	540	20,897	18,676
German Alliance	800	574	10,421	1,772
German American	24,944	8,328	64,502	21,215
Germania	11,889	1,046	17,888	6,077
Girard	689	1,815	2,364	—34
Glens Falls	1,621	1,617	7,933	2,339
Globe Underwrs.	3,045	648		
Globe & Rutgers	7,907	3,684	803	3
Guardian	932	200		
Hamilton	204	89		
Hamburg-Bremen	1,890	196	1,665	—139
Hanover	14,279	6,457	17,964	4,202
Hartford Fire	106,469	75,006	216,540	83,704
Home, N. Y.	80,446	29,188	210,173	164,862
Home, Utah	17,082	10,788	2,266	768
Imperial	771	21	2,534	1,365
Ins. Co. North America	29,810	10,386	68,473	42,052
Law Union & Rock	8,381	4,039	10,983	10,438
Liverpool & Lon. & Globe	36,011	9,858	85,980	39,443
Liv. & Lon. & Globe, N. Y.	1,841	66	3,169	163
London Assurance	24,209	10,292	44,601	10,116
London & Lancashire	14,087	9,011	12,644	6,572
Mechanics	28			
Mercantile of A.	2,229	326	2,164	68
Mercantile F. & M. Und.	3,141	576	3,833	1,216
Merchants, Denver	5,596	2,211	10,192	2,163
Merchants Fire, N. Y.			17,397	6,500
Michigan Commercial			5,907	3,024
Michigan F. & M.	2,030	614	8,083	2,242
Milwaukee Mechanics	21,262	5,144	15,904	4,637
Michigan Millers	9,095	7,398		
Millers National	18,719	1,696		
Minneapolis			57,396	28,167
Minnesota Und.	2,551	1,571	6,323	1,753
Montana Fire			40,729	17,459
Nationale	1,009			
National Ben Frank.			5,709	952
National Union	28,375	3,728	24,988	14,347
National Fire	25,705	13,309	39,952	2,981
Netherlands	4,329	179	1,235	
New York Under.	15,762	3,619	19,133	8,547
Newark	4,228	1,406	7,596	2,809
New Brunswick	6,033	7,849	20,992	5,731
New Hampshire			11,435	4,670
New Jersey	5,480	1,499	14,108	1,771
New Zealand	9,904	1,969	14,536	6,020
Niagara-Detroit	5,070	3,099	5,967	1,094
Niagara Fire	17,232	7,008	28,129	6,951
Nord Deutsche	38		239	
North Brit. & Merc.	26,787	10,750	44,475	14,329
North River	24,982	13,857	31,065	8,724
Norwich Union	30,910	9,215	49,368	30,225
Northern, N. Y.	3,380	183	7,828	770
Northern Assur.	33,723	15,033	55,649	32,675
Northwestern Mutual	54,429	6,038		
Northwestern National	22,684	7,983	26,388	4,741
Northwestern F. & M.			100,528	101,382
Orient	7,663	4,001	4,927	3,064

BURGLARY

Burglary losses in New York city are reported "unprecedented." Of course "the war" is to blame, as many new employees filling the places of young men in training to thresh the kaiser are slackers and have lost their "character."

LIFE

The American Life Convention met last week in Furniture Town. After firing their Coffin they cremated Care and resigned themselves to speeches. The mayor gave them a Fuller idea of life insurance, and a Taylor took their measure. It was a May time affair, with Watts his name as host.

Portland, Or.—James S. White, the Fidelity Mutual man at Los Angeles, has resigned, to accept the position of general agent of the Pacific Mutual for Oregon.

R. O. Miles, formerly general agent for the Connecticut Mutual Life at San Francisco, is now living in southern California.

Honolulu. — The Missouri Life is now here, in B. von Danm's care.

Portland, Or. — T. C. Bloomer has been appointed general agent for the National Life U. S. A., under manager A. B. Combs.

Oroville, Cal.—Wilbert E. Wells, a local newspaper man, has been appointed Oroville and Gridley agent for the Metropolitan Life. He succeeds B. F. Crabbe.

Washington, Aug. 14.—The senate has eliminated the house provision taxing all insurance policies. The house proposed a tax of 8 cents per \$100 on LIFE insurance POLICIES.

In Germany now it is necessary to make soap out of butter and butter is very scarce.

FIRE

Sonoma, Cal., Aug. 6. — Fire destroyed the Lombardo hotel here this afternoon and threatened the old mission and many of the historical buildings of the town. Property of S. Ciucci and S. Shocken was saved after a hard fight. The chemical engine from Boyes Springs with a fire brigade did fine work in assisting the local volunteers, who were hampered by a poor water supply.

Santa Rosa, Cal.—The burning of the railway station here is attributed to incendiarism.

Santa Barbara, Aug. 24.—\$200,000 fire destroyed entire property of Brooks Oil Co. in Santa Maria field.

Ohio Man Suspected of Incendiarism

That the fire in the two-story residence at 1449 East Nineteenth street Friday night was of incendiary origin is now almost established.

Rev. G. R. Dye, of Mount Vernon, O., owner of the house, was closely interviewed by Captain Roberts of the fire marshal's office upon Rev. Mr. Dye's arrival in Portland. Captain Roberts took him to the scene of the fire. Mr. Dye suffered a sudden attack of illness, which interrupted the investigation, and asked to consult a physician at once. It was later learned that he had retained an attorney.

Mr. Dye told Captain Roberts that he had arrived in Portland from Mount Vernon and had a return ticket.

The fire started Friday night in five different parts of the house and a man was seen hurriedly leaving the scene a short time before the alarm was sounded. The house was insured for \$2500.

The grand jury promptly acquitted Mr. Dye.

The best peacemaker is the latest and heaviest artillery.

HOME FIRE & MARINE INS. CO. IS RE-ESTABLISHED

Capital \$500,000, Net Surplus \$1,000,000

It has been decided that the time is opportune to re-establish the Home Fire & Marine Insurance Company, which is owned by the Fireman's Fund Insurance Company and has done no business since 1906. The company will be operated and managed in conjunction with the Fireman's Fund, entering at once into the fire, marine and automobile insurance business throughout the United States.

The Home Fire & Marine Insurance Company requires no favorable introduction to insurance agents or to the insuring public. When in active business it was very popular with both. With the co-operation of the Fireman's Fund a satisfactory and profitable business will be rapidly acquired.

At the last session of the California legislature a law was enacted whereby a California company writing fire insurance may obtain relief for its shareholders from the operation of the California individual liability law if a stated fund is deposited with the state insurance department. The Home F. & M. will make the deposit necessary to comply with this statute before commencing business.

The capital of the company is to be \$500,000 and the surplus \$1,000,000, making the total capital and surplus \$1,500,000, divided into 50,000 shares at \$30 per share. In other words, the stock will have a par value of \$10 per share with an additional \$20 per share paid in to be applied to surplus, which will place the company at once on a sound financial basis.

Each Fireman's Fund shareholder is given an opportunity to subscribe in the proportion of three shares of Home Fire and Marine for each share or fractional share held in the Fireman's Fund. The remaining 5,000 shares, together with any shares not subscribed for, will be reserved by the Fireman's Fund and disposed of in its discretion.

Subscriptions will close September 15th, 1917, and will be payable in four equal monthly installments, on or before Sept. 30, October 31st, November 30th, and December 31st, 1917.

ARIZONA FIRE INSURANCE COMPANY

Withdraws From Part of East and Increases Its Surplus

The Arizona Fire of Phoenix did well in the Pacific West field last year, with increased premiums and only 18 percent loss ratio. The Eastern business of nearly \$200,000 premiums, however, carried with it a heavy loss ratio, an unfavorable experience due in part to its considerable curtailment of income in that unfavorable field.

Additional surplus amounting to \$41,383, was paid in, thereby enabling the company to show \$17,666 net surplus on January 1, 1917.

On March 31, not May 12 according to a "dispatch" from Santa Fe, there was another impairment, according to Deputy Lineau of the New Mexico insurance department. Two loans to directors of the company were objected to. This was merely a technical impairment. These loans were at once replaced by acceptable securities.

The trouble grew out of the reinsurance of the Occidental Fire of Albuquerque.

The Arizona has since reinsured all its Eastern business, except that which is tributary to the Chicago department. This reinsurance reduces the liabilities by \$92,000 and removes any actual or technical impairment.

The full new statement showing an unimpaired capital and net surplus, it is announced, will be ready about August 15.

The Arizona Fire was organized in 1910. Last year it wrote \$83,252 in its home state and incurred only \$12,106 losses. The business in the Pacific West increased over 80 percent.

The company is paying all losses promptly. It bears a good reputation as a loss-payer. Surplus-line business has not been written for some time.

San Diego Water Main Dynamited

San Diego, Cal., Aug. 18. — More than twenty feet of the forty-inch water main connecting the San Diego city water impounding system with the distributing system was blown out by an explosion at 11 o'clock last night, according to City Manager F. M. Lockwood.

	Idaho		Montana	
	Premiums.	Losses	Premiums.	Losses
Pacific States	\$3,713	\$*2,751	\$	\$
Pacific			3,863	2,556
Palatine	12,700	4,863	21,504	11,319
Patriotic Assurance	447		638	3
Pennsylvania Fire	11,212	2,238	22,041	13,068
Phoenix Assur.	18,276	6,741	17,252	8,792
Phoenix, Hartford	18,516	7,956	38,992	19,544
Providence-Washington	6,380	4,153	11,167	4,343
Prussian National	14,819	2,258	11,753	6,753
Queen Ins. Co. of Amer.	28,697	13,747	35,621	12,495
Reliance	3,623	547	6,671	394
Rochester German	10,146	6,145	15,269	6,235
Rocky Mountain			42,299	11,701
Royal Exchange	7,810	2,507	9,322	4,123
Royal	40,501	14,284	69,028	21,785
Safeguard	724		1,752	10
Scot. Union & National	15,009	7,147	37,674	10,164
Security	1,237	779	10,504	5,426
Springfield	32,257	23,633	72,055	23,281
St. Paul F. & M.	29,190	9,644	58,482	36,138
Standard	4,218	1,533	5,070	147
State Assurance			4,590	146
Sterling	1,972	380	8,387	660
Stuyvesant			743	
Sun of London	13,875	4,615	26,318	12,622
Svea	14,177	665	26,319	12,470
Twin City (fire only)			21,062	20,125
Union Assurance	10,531	5,058	11,950	6,911
United States	21,906	13,172	61,545	36,040
Vulcan	3,425	1,869	14,214	4,800
Westchester	9,027	3,166	15,103	6,825
Western Assurance	4,300	1,018	8,742	288
Yorkshire	5,618	1,530	19,082	3,632
* Paid —Minus				

Salem's Fire Protection Criticised

Salem, Or., July 27.—Severe criticisms of Salem's council, fire department, schools, water supply and business institutions are contained in a fire survey report submitted to Mayor Keyes by Insurance Commissioner Harvey Wells in the capacity of state fire marshal.

"Apparently the outflow is greater than the amount that can be supplied, and this has caused the supply in the reservoir to be depleted to an extent we consider serious from a fire standpoint," says the report in condemning the water supply, and in recommending that a fire reservoir be built, and rigid rules be adopted for lawn sprinkling. The present water supply would not last over six hours in case of a fire. The reservoir for fire purposes should have a capacity of 1,000,000 gallons, it is stated. Referring to the fire department, the report continues:

"We find a condition existing here that we do not believe is found in any other city in the United States of its size. The long-

est ladder in the Salem fire department is 25 feet in length. The fire department would be unable to rescue a person from a third story, or to carry hose up to the third floor." Further, it is asserted that when the department responds to fire calls in the residence district the business district is absolutely without protection.

Some of the inspected business houses were found to be very unsanitary and equally bad fire risks.

The American Eagle Fire Ins. Co.

With a capital of \$1,000,000 and a net surplus of \$1,129,637 the new American Eagle Fire of New York is in a position to command confidence and win good business. Its assets are \$2,886,851, a gain of over half a million in 1916, its second year. A good gain was made in surplus, and the premium increase gained about \$300,000.

The city school census, as well as the draft registration indicates that San Francisco's population is 550,000 plus.

SUN INSURANCE OFFICE

Oldest Insurer in the World—Is Prospering and Growing

Every Year Finds Increased Business and Resources

When the Sun Insurance Office of London was established, over 207 years ago, Indian tribes were still roaming and ambushing in the forests of New England and New York. William Penn, English Quaker and philanthropist and founder of the colony of Pennsylvania was still living. Canada was then and for years later a French province.

The annual home office statement shows the possession of some \$20,500,000 cash assets. In this connection we mention the fact that, unlike most large British fire offices, the Sun transacts no life business. The gain in resources was about one million. Including the guaranteed capital the total resources of the company are some \$30,000,000.

The surplus is nearly \$14,000,000. The capital paid in is \$2,400,000. A large gain was made in surplus in 1916.

The net premiums amounted to over \$8,500,000, which was a gain of about \$600,000. Income gained a million.

The losses were only 46 percent of the premiums. The total expenditures, including dividends, were nearly \$800,000 less than the income.

Now this is a business exhibit which is exceptionally good in a time of war and depression in the securities market. Despite all unavoidable adverse conditions created by the war the Sun is prospering and growing, with gains in assets and income and surplus.

The United States branch has been long and firmly established. Its assets last year passed the \$5,000,000 post, and the surplus rose to \$1,806,897. The premium income gained about \$200,000, being \$2,541,399. An underwriting profit was made.

On the Pacific Coast the premium income of \$404,000 carried a loss ratio of only 32 percent.

The general agents, Wayman & Henry, wrote in their office a total of \$1,631,171

premiums last year, with a very moderate loss ratio. Five companies are represented.

Sumpter Fire Perhaps Incendiary

Reservoir Empty

Baker, Ore., Aug. 14.—Rumors that the fire which destroyed the little town of Sumpter yesterday was of incendiary origin are being investigated. The loss is estimated at \$150,000. Every business place was wiped out, together with about 40 dwellings. The principle business losses were sustained by the Sumpter Drug Company, Hubb Clothing Company, F. P. McDevitt, Curtis Haley, C. P. Holly, C. C. Basche Hardware Company, J. E. Hayden grocery, Thomas H. Dunphy, Sumpter opera house and the Hotel Sumpter. Very little property was saved, as the usual water pressure was lacking owing to the main reservoir having been emptied for cleaning.

Attempt to Destroy Ogden's Water Supply

Ogden, Utah, Aug. 14. — Government officials are investigating an attempt made last night to destroy Ogden's water supply at the city reservoir.

The bomb, made by binding six sticks of dynamite together in a paper sack, was found by a night guard. The fuse had been lighted and had burned two feet when the explosion was prevented by a kink in the remaining two feet of fuse.

An explosion would have emptied both reservoirs of water and done much damage in this city. For several days there would have been no fire protection.

Marine.—Commissioner Wells's letter to Oregon's senators in Washington insists that the order of the Shipping Board violates the Oregon law, in that it takes this business from local agents and robs the state of its right to tax premiums. The Shipping Board advised both senators that jurisdiction over insurance on government ships is entirely in the hands of W. H. Laboyteaux, 49 Wall street, New York, and he alone can modify the order.

 The **SUN INSURANCE OFFICE** is the **OLDEST** Insurance Company in the World 

The "SUN" is now in the 208th Year of its Existence—It is the Only
Insurance Company in the World That Has Transacted Business
Continuously for More Than Two Centuries

SUN INSURANCE OFFICE

OF LONDON

TWO HUNDRED and EIGHTH YEAR --- FOUNDED IN 1710

Subscribed and Guaranteed Capital, - - \$12,000,000

Total Resources, - - - - - 29,888,165

Statement of the Condition and Affairs of the Company for Year Ending December 31, 1916

ASSETS

Railway and Other Stocks and Bonds	\$ 6,902,210
Mortgages	788,350
Government Securities	4,184,770
Real Estate Owned	4,858,471
Branch and Agency Balances and Due by Other Offices	2,188,295
Bills Receivable and Other Assets	326,335
Cash in Bank and on Hand	1,039,730
Total Cash Assets	\$20,288,161

LIABILITIES

Reinsurance Reserve	\$ 4,282,293
Outstanding Losses	1,117,831
Due Other Offices	453,334
Branch and Agency Balances	117,600
All Other Liabilities	635,725
Total Liabilities	\$ 6,606,783

SURPLUS, - - - - - \$13,681,378

INCOME

Net Premiums Received	\$8,564,585
Interest, Rents and Other Sources	641,990
Total Income	\$ 9,206,575

EXPENDITURES

Losses Paid	\$ 3,973,155
Commissions, Expenses, Taxes, Etc.	3,724,920
Dividends	728,000
Total Expenditures	\$ 8,426,075

PACIFIC DEPARTMENT: California, Nevada, Arizona, Utah,
Oregon, Washington, Idaho, Montana, Alaska

WILLARD O. WAYMAN--CARL A. HENRY

JOINT GENERAL AGENTS

FRANK E. STONE--MAXWELL H. THOMSON, Asst. Gen'l Agents

Northwest corner Sacramento and Sansome Streets, San Francisco

SPECIAL AGENTS: LOS ANGELES—Jas. F. Boylan, E. A. Rowe; PORTLAND—E. R. Thompson;
SPOKANE—C.B. Harris; SEATTLE—T.H. Agnew; SAN FRANCISCO—J.N. Waters, W.W. Cleveland



SAN FRANCISCO

City Fire Premiums First Half of Year

Previous Half Year in Small Figures

Roff & Sheahan—	
Home of New York	113,310
Franklin	6,758
	120,068
	144,536
R. P. Fabj—	
Liv. & Lon. & Globe	118,363
	124,710
Rolla V. Watt—	
Royal	75,635
Queen	22,959
	98,594
	86,660
Wm. Breeding—	
Etna	96,382
	95,565
A. A. Maloney—	
American Eagle Fire	11,023
The Continental	48,542
Fidelity-Phenix	29,458
	89,023
	96,063
Dixwell Hewitt—	
Hartford Fire	75,545
	75,124
Wayman & Henry—	
National	30,784
Colonial Fire Underw.	7,811
Mechanics & Traders	3,647
	42,242
	44,349
Michigan F. & M.	3,509
Patriotic	2,063
Sun	23,850
	29,422
	31,628
	71,664
	75,977
James C. Johnston—	
Alliance of Phila.	8,096
Ins. Co. of North America	45,038
Yorkshire	9,617
Northern, N. Y.	2,543
	65,294
	53,698

Geo. H. Tyson—

German American Ins. Co. of N. Y.	\$30,476
Phoenix Ins. Co., Hartford	30,574

61,050

64,367

James F. Cobb Co.—

National Ben Franklin	21,942
Humboldt	9,504
United Firemen's	4,963
Peoples National	5,637
Teutonia	3,985
Pittsburg Underw.	9,536

55,567

54,052

Dixwell Davenport—

National Union Fire	57,665
	49,761

Sam Stoy—

London & Lancashire Fire	35,548
Orient	11,825

47,373

48,138

W. W. Alverson—

Merchants, N. Y.	4,752
New Brunswick	9,685
New Jersey	4,198
North River	9,997
United States	15,938

44,570

45,991

A. W. Thornton—

London Assurance	44,412
	44,116

Geo. W. Dornin—

Springfield	40,400
Newark	2,792

43,192

40,365

E. T. Neibling—

Commercial Union of London . . .	28,607
Palatine	12,082
Commercial Union of N. Y.	2,491

43,180

36,700

Folger & Speyer—

New Zealand	43,266
	45,334

Geo. M. Ward—

North British & Merc. Ins. Co.	39,034
Commonwealth	1,744
Mercantile Ins. Co. of America	2,180
	<hr/>
	42,958
	40,164

F. C. H. Robins—

Northern Assurance	41,782
	<hr/>
	43,110

Geo. W. Brooks—

California	38,363
Michigan Commercial	3,810
	<hr/>
	41,173
	41,382

Edward Brown & Sons—

Svea	11,038
Agricultural	8,217
Globe & Rutgers	19,646
Globe Underwriters	188
Hamilton	1,009
	<hr/>
	40,098
	35,603

E. C. F. Knowles—

Phoenix Assurance	30,484
Imperial Assurance	3,156
	<hr/>
	33,640
	38,635

Geo. O. Hoadley—

American, N. J.	17,435
Caledonian	6,882
Camden Fire	2,979
Rochester Dept. of German Amer.	5,958
	<hr/>
	33,254
	33,856

Christensen & Goodwin—

American Central	14,910
St. Paul	18,040
Mercantile F. & M. Underw.	89
Minnesota Underw.	133
	<hr/>
	33,172
	30,955

B. J. Smith—

Connecticut Fire	24,307
Westchester Fire	7,827
	<hr/>
	32,134
	29,272

D. W. Clark—

Northwestern Nat'l	31,617
	<hr/>
	29,533

A. T. Bailey—

Providence-Wash.	12,112
Boston	5,295
Old Colony	922
New Hampshire	10,520
County	1,173
	<hr/>
	30,022
	33,157

Chapman & Nauman—

British & Federal	16,702
Germania	7,948
Phenix	5,323
	<hr/>
	29,973
	24,044

Edwin Parrish—

Niagara	21,335
Niagara-Detroit Underw.	4,957
Detroit	2,553
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	28,845
	30,784

Frank M. Avery—

Fire Association of Phila.	28,372
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	26,858

Seeley & Co—

Stuyvesant	8,266
Ins. Co. of State of Penn.	12,894
Pacific	5,887
Industrial	9,094
	<hr/>
	28,141
	21,506

H. W. Letton—

Netherlands	14,315
Prussian National	12,657
	<hr/>
	26,972
	29,973

E. E. Potter & Sons—

Glens Falls	5,907
Girard	1,848
Firemen's	10,549
German Amer., Pitts.	1,051
Security	3,796
New Haven Underw.	613
Eastern Underw.	2,663
	<hr/>
	26,427
	31,191

H. W. Fores—

Scottish Union & National	22,872
State Assurance	2,619
	<hr/>
	25,491
	17,901

H. H. Smith—	
Law Union & Rock	7,048
Union Assurance	14,752
	<hr/>
	21,800
	21,800

Frank J. Devlin—	
Atlas Assurance	19,758
	21,347

J. L. Fuller—	
Norwich Union	18,018
	17,169

Miller, Henley & Scott—	
Western Assurance	11,399
Firemen's Und. Agcy.	6,278
	<hr/>
	17,677
	17,351

Marsh & McLennon Co.—	
Hamburg-Bremen	2,735
Citizens	3,704
Northwestern	1,550
Reliance	3,316
Safeguard	2,291
Pacific National	638
Standard	2,689
	<hr/>
	16,285
	13,185

C. De Veuve—	
Allemania	3,418
Dubuque	10,746
Merchants, Colo.	1,771
	<hr/>
	15,935
	19,062

Selbach & Deans—	
Concordia	2,538
Delaware Underw.	6,694
Hanover	4,851
	<hr/>
	14,083
	10,484

Watson & Taylor—	
City of New York	5,932
British America	4,876
Union Fire	1,682
	<hr/>
	12,490
	13,373

Joe Magee—	
Columbian National	6,207
Detroit National	2,595
Minneapolis F. & M.	2,299
	<hr/>
	11,739
	10,306

F. M. Branch—	
New York Underw.	8,641
Home Fire of Utah	2,733
	<hr/>
	11,374
	15,002

R. W. Osborn—	
Pennsylvania	10,656
	12,600

John A. Hongaard—	
Rhode Island	7,094
Nationale	2,876
	<hr/>
	9,970
	8,627

J. H. Richards—	
Millers National	9,710
	3,434

J. H. Ankele—	
Republic Underw.	9,075
	7,548

Maloney—	
Automobile	6,771
	1,474

A. Hodgkinson—	
Vulcan Fire	5,988
	5,091

Macondry & Co.—	
Century	4,479
	3,268

M. D. L. Rhodes—	
Northwestern Mutual	3,909
	4,777

H. Schmidt—	
Capital Fire	2,932
	3,331

Paul St. John—	
Arizona	2,071
	537

George Crux—	
British Dominion General	471
Urbaine Fire	964
	<hr/>
	1,436
	377

R. H. Gallegos—	
Guardian Fire	1,176

H. M. Newhall & Co.—	
Pacific States	396

Total first half of 1917 . . . \$2,012,811

Total " " " 1916 . . . 1,996,540

A FEW COAST FIRES

Fresno, Cal., July 27.—Fire destroyed a storage building in the warehouse district early this morning and threatened a lodging house. Ten oil tanks exploded during the fire and six auto freight trucks were destroyed. The loss is estimated at \$75,000. The origin of the fire is unknown.

Fernie, B. C., July 29.—Eleven men are known to have perished and a number are missing in a fire that swept the Spruce river valley, fifteen miles northeast of here, on Saturday afternoon. Fifty-six men and about twenty teams were trapped in camp 14 of the Elk Lumber company, which is situated in a blind valley, and their flight over the mountains was most difficult. Only thirty men have been accounted for so far.

Sumpter, Or., Aug. 14. — This town is today in ashes, with losses of perhaps \$100,000. The fire started in the Capitol hotel. Sumpter's population is nearly 700. Seventeen years ago, when it was a boom mining town, it was 17,000.

Plummer, Idaho, July 22.—Last Friday, southeast of town, 2,000,000 feet of logs burned, causing a loss of \$10,000. They belong to William McCarter.

Bismarck, N. D., July 22.—The third fire in 24 hours here today completely destroyed the Ford Automobile distributing plant and the contents of 50 freight cars. The loss was placed at \$50,000.

Alameda, Cal., July 28.—The entire sewer pipe plant of N. Clark & Sons, comprising the main building, was destroyed by fire today. The terra cotta plant was saved. The fire was caused by the breaking of one of the feed pipes leading from the 25,000 gallon crude oil tank to one of the huge kilns. The blazing oil was fought for a time with the limited means at hand and an alarm sent in from box 9. In a few minutes the huge building was a mass of flames, which shot skyward for many feet, and were surmounted by a dense column of black smoke,

visible for miles. The pottery plant covers about five acres. The crude oil tank, only a few feet from the blaze, was drenched with water by the firemen.

Chewelah, Wash., July 22.—The United Copper Company has sent in a hurry call for men to fight fire which is said to surround the mine workings.

Portland, Ore., July 28.—An attempt to burn the sawmill of the West Oregon Lumber Company at Linton was thwarted today when Guy Depour, night watchman, discovered the fire, stamped it out and fired three shots at the fleeing firebugs. Kerosene had been applied to some timbers and a pile of waste rope. The night watchman says he heard three intruders discussing the fire, one asking if it was burning and another replying that it was.

Oakland, Cal., July 29.—Fire last night threatened the Hotel Metropole, Thirteenth and Jefferson streets, when flames from an oil stove caught woodwork on a lower floor and spread through the hostelry. By the time an alarm had been turned in panic reigned among the guests and a wild rush was made for exits. Household goods were thrown out of windows in some instances.

Extreme difficulty was experienced by the firemen in getting the flames under control, and it was found necessary to use many lines of hose before progress resulted. Damage will amount to about \$1,000. A fresh breeze aided the flames in their work. Several blocks of frame buildings adjoining the hotel were endangered.

Pleasanton, Cal., Aug. 13.—Chas. Dougherty's palatial home, including Hindu temple and skating rink, were burned today.

Millville, Cal., July 28.—The twelve room home of George W. Taylor, situated nine miles east of Millville, was destroyed by fire. The contents were destroyed also. The loss was \$2,500.

Unauthorized Marine Insurance in Washington

Olympia, Wash.—Insurance Commissioner H. O. Fishback has wired congressmen from Washington at the national capital asking that they take up the matter of federal government insurance of its property in this state. The insurance commissioner had learned that insurance on ships and hulls that are being built for the government and on supplies and equipment that is being used for the construction of the government posts was being placed through unauthorized sources. He immediately took measures to ascertain what could be done to prevent this. Brokers here and in the East are placing this business. The insurers have been notified.

Unauthorized Marine Insurance in Oregon

Insurance Commissioner Wells has sent telegrams, followed up by letters, to all the members of the Oregon delegation in Congress protesting against the carrying out of the plan of the Emergency Fleet Corporation to place all builders' risk insurance on vessels under construction for the government directly with the home office of insurance companies.

Mr. Wells says: "It is estimated that the premiums paid by the builders in Oregon to marine insurance companies amount to many thousands of dollars and is not being placed with our regularly licensed agents or in many instances, it is reported not placed in companies authorized to transact business in this state."

Amalgamated Departments

The Pacific departments of the North British & Mercantile, Commonwealth, Mercantile of America and Pennsylvania Fire will be amalgamated on September 1, in the present San Francisco offices, with W. S. Berdan and R. W. Osborn as general agents.

The certificate of authority of the Equality Mutual Fire of Des Moines, Ia., has been revoked because of insolvency.

Ventura Mutual Was Hard Hit

The Ojai Valley, Cal., fires were severe for the Ventura County Mutual Fire Ins. Co. Claims amounting to more than \$27,000 were approved and paid, but not wholly out of the surplus, for that was too small. It was necessary for the unlucky little mutual to borrow \$5,000.

To provide for this \$5,000 loss in excess of clear funds the Ventura County Mutual assessed its members \$1.50 for each \$1,000 of insurance.

What would this mutual do in the way of full and prompt settlements if another little conflagration should again and soon burn a few of the county risks which it insures?

President Bissell of the National Board has appointed standing committees for the ensuing year. Among the appointees are Rolla V. Watt and Geo. H. Tyson of San Francisco on the committee on laws; A. W. Thornton, San Francisco, on the committee on incendiarism and arson; Whitney Palache, Hartford, on the committee on fire prevention; John Marshall, Jr., Chicago, on the committee on adjustments; Sam B. Stoy, San Francisco, on the committee on membership. All present or former Coast men.

Cancellation

A New York court has decided that as soon as the insured serves certain notice upon his insurer of his desire to cancel his policy, the insurance thereunder immediately ceases, whether or not he surrenders the policy or the insurer tenders the unearned premium.

Niles, Cal., Aug. 13. — Mrs. Lillian MacRae, owner of the building which houses the postoffice, took the flag down and refuses to allow the postmaster to put it up again. Some patriot may take a notion to set fire to the building.

Crum & Foster have resigned the New York city agency of the Aachen & Munich.

The seasonal rainfall at San Francisco was 12 inches less than for the previous 'rainy season.'

The Connecticut Fire Ins. Co.

Last year this prosperous Hartford company entered the 7-millionaire class as to assets, with a total of \$7,249,880, a gain of over \$329,000. The net surplus, now \$1,831,166; made a gain of over \$272,000. The premium increase rose nearly \$238,000 to a total of \$3,693,430.

The Connecticut makes a good underwriting profit almost every year. This fact is evidence of the excellent class of business written. It is a strong company, with a million capital and nearly two millions surplus. On this Coast General Agent B. J. Smith wrote an increased business for the Connecticut last year, with only 35 percent losses.

Time for Lenity Past—German Insurance Companies

The German insurance companies are now charged with the grave offense of supplying Germany with news of our military operations. Of late it has been the procedure to lay every form of outrage that could not be accounted for in any other way to German agents and in some instances these charges have been most unjust and in others ridiculous if not amusing. The kidnaping of the Keet baby being an instance in particular.

The latest charge against Germany, however, has behind it the unquestioned authority of Secretary of Commerce Redfield, who does not make any attempt at concealment or to condone the gravity of his indictment. It can be read between the lines of Secretary Redfield's statement that the government has reached the limit of its patience and that drastic action will soon ensue, to any and all the instruments who in future supply aid or comfort to the enemy.

The views of other officials and statesmen in Washington given during the past few days are of the same tenor and the public is fully in accord with them. The time for leniency is past. What we should have now is punitive measures, swift and effective. —Baker City, Or., Herald.

Do you ever reflect on your obligations to the business?

Forty-eighth Report of the New York Insurance Department

Part I, dealing with fire and marine companies' figures, of the forty-eighth annual report of the State insurance department, was received by this appreciative office last week. The book requires 1400 pages. It is the greatest insurance report in the world. Jesse S. Phillips, insurance superintendent, is entitled to credit for getting so large a book of statements and summaries from the press so soon. He could have done it only if the printing were done by the State.

The foreign fire companies' branches gained a little less than 11 percent in fire-marine premium income.

The American companies gained a little over 14 percent in fire premium income.

There has been no particular discrimination against foreign companies.

The total foreign companies' premium was in round numbers \$118,122,000.

The total American companies' premium income was \$277,468,000.

The grand total premium income was \$395,590,000, a gain of \$46,000,000.

Assuming all this gain unearned, the losses paid ratio was 58 percent. Assuming the expense ratio as 41 percent, the underwriting profit was 1 cent on the 100.

Autos Burn

Williams, Cal.—A roadster automobile belonging to Edgar Mitchell was destroyed by fire while Mitchell and one of his sheepherders were riding through the tule lands east of Williams. The sheepherder accidentally dropped his lighted pipe behind the seat. The burning ashes fell into a box of waste below the seat and the whole car was soon on fire.

Meridian, Cal.—An automobile belonging to B. Sato, a wealthy Japanese rancher of District 70, backfired and was totally destroyed. It happened in the grain fields and for a time it was feared the fire could not be controlled.

Spokane, Wash., reports the longest drouth on record.

The Idaho Overland Aftermath

A 160-page complaint asking a total judgment of \$18,948.50 has been filed at Boise in the district court by the Idaho State and Savings Bank of Preston against the Idaho National of Boise. The plaintiff corporation is bringing this action as assignee of the claims of the numerous subscribers to stock in the defunct Overland Insurance Company. This suit grows out of the action of E. A. Matthews, who, after having been active in the organization of the Overland Insurance Company, was arrested on a charge of having embezzled \$15,000 and later forfeited his bond. He is now believed to be in Canada or in the East.

The sums which Matthews collected by the sale of the new company's stock are alleged to have been deposited in the Idaho National Bank under the firm name. The present action has been instituted against the local bank on the theory that it was not within its rights in permitting Matthews to check against the Overland company account as he is said to have done.

Matthews came to Boise from Butte. He made a hasty trip out of Idaho but he was arrested in Butte and brought back for trial. A cash bond of \$1750 was put up for him and he obtained several easy-mark sureties, who signed additional obligations for his appearance before he departed for the East to "make certain necessary arrangements."

State Corporation May Act as Agent

Salem, Ore., Aug. 11.—Although all directors except the secretary are non-residents of the state, a corporation is held to be a resident of Oregon if organized in the state and therefore is entitled to act as agent for a regularly licensed insurance company, in an opinion of Attorney-General Brown.

The attorney-general holds that it would be in violation of the law against rebating if the corporation were permitted to allow a commission on the business placed

by the non-resident directors if the commission took the form of rebate or reduction of the premium paid by the persons whose property would be insured.

"On the other hand," says the opinion, "the corporation acting as insurance agent would be entitled to its commission, the same as any other agent, and its stockholders would be entitled to their proportionate shares of the profits of the business and this could not be construed as rebating, and, so far as I am informed, not in violation of any other law."

Spies and I. W. W. Take Notice

Burning or other destruction of crops is giving aid to the enemy and will be treated as treason, says U. S. Assistant District Attorney Casper A. Ornbaum.

Warehouses and granaries generally on this Coast are receiving protection by guards, as the I. W. W. have boasted that they will wait until the storehouses are full of grain and then will apply the torch. Why wait to shoot?

Up in Butte, Mont., a vigilance committee lynched a threatening I. W. W. leader, who had denounced the Government, called the soldiers "scabs" and promised to do all sorts of damage to society. In San Francisco similar traitors sit on public platforms with a college professor and an ex-U. S. Senator, who spout treason and try to embarrass a too-patient Government at Washington. More lynch law will result.

Sacramento State Fair Director Chenu requests the city commission to provide better fire protection for this year's fair. Exhibitors write they will not exhibit this year if not reasonably assured against a fire like that of last year. The fire chief is planning to place three pieces of motor fire apparatus in the grounds during the State fair.

The forest fire near Magalia, Butte county, Cal., is believed to have been incendiary.

U. S. foreign trade for the year ending June 30th, exceeded nine billion dollars.

Additional Montana Figures

	Premis.	Losses
American Eagle	\$2,131	\$1,804
British America	7,888	3,123
Citizens	7,578	2,040
Continental	35,053	10,556
German Alliance	10,421	1,772
German American, N. Y. . .	64,502	21,215
Including hail	254,325	227,057
Girard	2,364	—34
Glens Falls	9,724	4,976
National-Ben Franklin . .	5,709	952
National Union	24,988	14,347
Northwestern F. & M. . .	100,528	101,382
Pacific	3,863	2,556
Reliance	6,671	394
Safeguard	1,752	10

Total premiums received in Montana in 1916, \$8,572,468; increase, \$1,770,871.

Retired Montana Mutuals

During the year ending April 1, 1917, the following Montana mutuals surrendered the ghost:

Equity Farmers of Great Falls.
 Equity Farmers of Rudyard.
 Equity Farmers of Conrad.
 Lake Basin Mutual Hail & Fire of Stickley.
 Merchants Mutual of Butte.
 Mutual Fire of Mont. of Helena.
 Sheridan County Farmers.
 Mutual Hail of Plentywood.
 These mutuals didn't find rates too high.

100 Years Old

The Fire Association of Philadelphia celebrates its 100th birthday in the first week in September. All the department managers will attend. The company is preparing an interesting history of its century.

Gilroy, August 4.—The Chinese quarter burned today as result of a long-smouldering tong war.

Yuba City, Cal.—The Hotel Sutter burned with a loss of \$20,000. This is the only wet district in the county.

The First National Fire will go into voluntary liquidation. Its Coast business has been reinsured. From the grand stand start it has been doomed.

Montana Automobile Business in 1916

	Premis.	Losses Inc.
Alliance, Pa.	\$ 3,869	\$ 433
Amer. Central	882	515
Amer. Eagle Fire	24	...
Boston	160	...
California	660	...
Com'l Union Assur. . . .	6,645	3,638
Commonwealth of N. Y. .	14	...
Continental	464	561
Fidelity-Phenix	464	561
Fireman's Fund	7,318	3,841
German Alliance	10	...
German American	90	...
Germania Fire	40	...
Hanover	79	...
Hartford Fire	403	72
Insurance Co. of N. A. . .	4,489	8,246
Ins. Co. State of Penn. . .	795	2,790
Liv. & Lon. & Globe, N. Y.	57	...
Liv. & Lon. & Globe . . .	3,162	246
Lon. & Lancashire Fire . .	3,294	1,003
Mercantile Ins. Co. of A. .	14	...
Niagara	1,416	288
North British & Merc. . .	28	...
North River	1,887	125
Norwich Union	412	...
Orient	1,590	152
Palatine	1,984	2,060
Phoenix Assurance	2,206	319
Phoenix, Conn.	1,282	1,829
Providence-Wash.	2,060	680
Prussian National	231	...
Queen Ins. Co. of Amer. . .	2,490	1,796
Royal	3,388	2,479
St. Paul	4,321	3,337
United States	2,063	1,215
Totals	\$58,189	\$36,186

The Chicago Board held a meeting Friday, to honor the insurance men who are going to war to defend America's right to sail the high seas without fear of pirates. The Coast Review urges San Francisco and other Coast insurance organizations to likewise honor publicly our insurance men who go to war to defend the lives, the honor and the territory of Americans.

The liability of an insurer is limited to the sum stated in the policy.

MISCELLANY

The Fidelity & Casualty Company

—
Now a 14-Millionaire Company

The semi-annual statement of the Fidelity & Casualty Company of New York City indicates a large increase in business. The assets have increased some \$216,500, up to \$14,005,236, and the reinsurance reserve has likewise increased. Up to June 30 this company had paid \$58,554,793 losses.

This company writes over twenty kinds of insurance and is therefore, in addition to its loss-paying ability, a very valuable addition to any local agency.

Trading With the Enemies

The act requires all companies from neutral countries to procure a special license, as they transact business in Germany also. All enemy country companies will be prohibited from doing business and must place their assets with the alien property custodian. The funds and other assets of enemy country companies may be invested by the United States secretary of the treasury in government bonds.

Ships Commandeered by U. S.

The U. S. government has commandeered all power-driven ships above 2,500 tons dead-weight capacity now under construction, and materials. Compensation will be fixed later.

Jay W. Stevens, recently fire marshal at Portland, and assistant to the state fire marshal in the organization of the state department, has arrived in San Francisco to take up his new work with the Underwriters Bureau.

The claimants or exhibitors who lost by the burning of their exhibits when the agricultural pavilion at the State Fair burned down last year may receive nothing. Atty.-Gen. Webb says the act providing for indemnity of \$30,000 is unconstitutional. Then what of the act indemnifying the loss

claimants of the Commonwealth Bonding Co.? Was that constitutional, Mr. Webb? The labor vote was behind that act, and we must conclude that it was constitutional.

Rather Sooner

Somewhat, a wee bit, sooner than we expected, Marshall A. Frank's San Francisco California Casualty has reinsured its small business.

Metropolitan Wins

The Metropolitan Life Insurance Company was on Aug. 9 awarded judgment by Superior Judge Seawell for \$29,800 against the city of San Francisco for damages done to the company's building at 600 Stockton street, which is the highest point over the Stockton-street tunnel, at Pine street. The award follows a suit in which the company alleged that owing to carelessness in construction the ground settled under the foundation of the building because of the removal of material from the tunnel and caused damage to the extent of \$35,000.

Capital Impaired

The capital of the Stuyvesant of New York recently became impaired because of heavy fire losses. The company therefore reinsured half of its business in the Globe & Rutgers, and reduced its liabilities accordingly. The surplus over the \$700,000 capital is now about \$25,000, plus assets disallowed by the New York examiners. The admitted assets are about \$1,700,000, against \$2,257,302 on January 1.

This company took over the Lumber last year. Its 1916 loss ratios were: marine 96, fire 42. Losses incurred to premiums earned, 65.2 percent. Best gives this underwriting loss as \$25,168.

Walter E. Webb, who for some time has been general agent for the Connecticut Mutual Life at San Francisco, has resigned to become agency supervisor for the National Life U. S. A.

President Snow of the Home of New York is again at his desk, smiling and alert, after the accident which made him and his son and their automobile turn a somersault.

CHIPS

—WANTED.—**Clerk** for map work in Fire Insurance Company's office. Exempt from draft. Apply by letter, stating age, experience and salary expected, to Box 6, Coast Review, 122 Halleck st., San Francisco.

—WANTED.—A position as stenographer or and bookkeeper, by a young woman, who has had five years' practical experience. Am now employed but prefer employment in San Francisco. J. K. L., Care Coast Review.

—WANTED.—A Special Agent to travel in California and adjacent states. State experience and salary expected. Address G. H. L., care Coast Review, in strict confidence.

—The National Surety is being sued for \$343,000 in New York by a transportation company. The N. S. retained only a part of the risk, which was a guarantee of a Swedish steamship company.

—Of 72,914 candidates for the second series of officers' training camps, 51,838 have already passed the physical examinations. The work was accomplished in one month. The camps will open on August 27 and close November 26. There were 7,705 applications from our Pacific West.

—The mobilization of the new army begins September 1. Prepare your "send off" and your farewells for the boys now.

—The Best annuals are out.

—The 23d Annual Report of the Washington Insurance Department has issued from the press.

—P. M. Wigginton of Pittsburg told a Seattle reporter that the fire insurers "realized fine profits in 1916, as the loss ratio was low." And this year promises to be better than in 1916.

—Dry.—British Columbia has become a "dry" province, by act of the parliament, it having been decided that the adverse majority by the brave soldiers in France was not fair.

—Phoenix, Ar.—H. W. Colson has opened offices here as general adjuster.

—Marine.—The 50 days overdue Wairuna has not been wholly given up. Her owners hope that she may be drifting to some shore. This is the third ship of the Union S. S. Co. lost since last Christmas.

—Marine.—Insured ships must carry guns, rules the War Risks Bureau.

In June German submarines sank 150 ships, of which 22 were fishing boats. The "subs" also unsuccessfully attacked 100 other ships. The number of ships which entered and cleared British ports was 28,204.

—The New York standard form goes into effect on January 1 next.

—Roseville, Cal.—S. P. Club House damaged.

—Fireman's Fund stock is 355 offered.

—The Hartford leads in Atlanta, Ga., premiums.

—The medieval McMasters rules that the companies must pay no graded commissions in South Carolina—which is neither in Germany nor Russia.

—In the recent bombardment of London streets and houses by German airmen the airplanes were two and a half miles high and speeding seventy-five miles an hour. Of course, only noncombatants were killed. Many of the victims were children.

—Capitola, Cal.—The Hotel Capitola at the beach has been closed because no longer profitable.

—California heat waves have cut orange prospects in two. San Bernardino and Riverside counties, two of the extensive citrus producers, are credited with a 20 percent outlook. The condition is better in Los Angeles with a 75 percent outlook. Ventura county reports 30 percent and Orange 90 percent. Conditions in other important orange counties are reported as follows: Butte, 70 percent; Fresno 25 percent; Glenn 95 percent; Placer 100 percent; Sacramento 50 percent; San Diego 80 percent; San Joaquin 100 percent; Santa Barbara 100 percent; Stanislaus 95 percent; Tehama 100 percent; Tulare 90 percent; Yuba 90 percent.

FIRE CHIPS

—The insurance department of New York state is investigating rates in New York city, to see if rates are "excessive" as claimed.

—The London Times gives the premiums of twenty-one British offices as £29,428,272, an increase of £1,796,188 over 1915. Balance over losses and expenses, £3,972,951. Here is proof of prosperity.

—We print, occasionally, sample pages of the Coast Review Fire Chart. But these pages are slightly different from those in the Chart. They contain additions and revisions. On page 639 is a page containing the names of new insurance commissioners.

—Aberdeen, Wash.—Insurance rates have been reduced. Policies in force were not affected. The average reduction is said to be about 10 percent. Buildings with defective wiring do not share in the reduction.

—Montana fire premiums in 1916 were \$3,414,296, an increase of \$852,354. Losses paid were \$1,728,202, a gain of \$424,352. Risks written increased 25.5 percent.

—Special Agents Monthly Account Books for sale at the Coast Review office. \$1.00 a dozen copies. Postage 6 cents. Single copies 10 cts.

—Bend, Or — Fifteen new hydrants are being installed. Only one fire in July. H. Dreyfuss of Salem has asked for a yearly license to erect an auctioneer's platform within the city fire limits, at a fee of \$100.

—Garage Fire.—Almost anything will start a fire in a garage. As at San Mateo, near San Francisco, last month. A passenger left a lighted cigarette in a motor-bus of the Peninsula Rapid Transit Co. This was swept onto some oil on the wash-rack. Before the fourteen buses could be run out the whole building was in flames. There were several explosions and the flames were shot high and round about. Several private cars are reported destroyed. How great a fire a little matter kindleth.

—Stockton, Cal., Aug. 13.—Baseball grand stand, set on fire, burned tonight. Loss \$4,000.

—A town along the line of the New Haven Railroad had asked that a drain or small culvert be provided beneath its tracks at certain crossings so that in case of nearby fires, hose can be laid in the culvert across the right of way, and thus continue the rail traffic and not endanger the hose. The idea is good enough for general adoption.—Glens Falls Now and Then.

—YOUNG MAN wishes a position with some fire insurance company to attend inspection of risks, renewals and collections. Had 18 years' experience. Can furnish bond if required. Address D. E. F., care Coast Review.

—The Brown-Camp Hardware Co. sprinklered risk at Des Moines burned with an insurance loss of \$250,000. The adjacent sprinklered risk burned with an insurance loss of \$50,000.

—George F. Staniford of Los Angeles, special agent for the Fire Association and Philadelphia Underwriters, visited San Francisco last week. He has two sons with the colors.

—Take Note.—Our Fire Companies' Official Names supplement will hereafter be delivered only to offices who write us that they have use for it.

—Manager Avery goes to Philadelphia this week to attend the 100th anniversary celebration of the Fire Association.

—Helena.—C. M. McCoy succeeds C. C. Morris as special for the Northwestern F. & M., which reports to Chicago.

—The Rochester Department of the German-American of N. Y. succeeds the Rochester German.

—The Nevada Fire has entered California. The capital is now \$400,000.

WANTED

By insurance man, with many years Fire experience, Head Office work. Also good knowledge in Compensation and Accident lines. First-Class Credentials. Capable. Total abstainer. Age 35. At present engaged with large firm in Hawaiian Territory. Would like to make connection California, Washington or British Columbia.

Apply Box 20, Coast Review, San Francisco.

LIFE CHIPS

—The Union Pacific Life of Portland, Or., its reinsurance with the Occidental Life of Los Angeles having been officially approved, will liquidate and go out of business. Its outstanding business, including that of the former First National Life of Tacoma, amounts to \$3,600,000.

—The convention of the \$200,000 Club of the agents of the Mutual Life of New York is now being held in the Yellowstone Park.

—Among the 50 Mutual Life leaders in May ordinary productions are: Tacoma, Wash., E. R. Mallory; Butte, Mont., P. D. Gibbons; Imperial Valley, Cal., T. A. Iasigi; Walla Walla, Wash., J. A. Fluallen; Los Angeles, Cal., S. MacMonagle; Ogden, Utah, Otto Jensen; Butte, Mont., Patrick McGreevey.

—Portland, Or.—Four men were successful in the contest and are now members of the \$100,000 club of the New York, and are attending the jubilee at Salt Lake. They are C. E. Milligan, Abraham Kurrisher, I. J. Waite and C. A. Brazell, of Portland; Clifford Ball, Oregon City; George E. Schaefer, Salem, and C. W. Butler, Independence. Vernon T. Matschenbacher, of Eugene, has written more than \$200,000 of life policies in the past year and belongs to the quarter-million dollar club. He was formerly principal of the Klamath Falls high school.

—In industrial insurance the female lives continue in force in greater proportion than do the male lives. On page 613 we print an interesting contribution on this subject, by Vice President Gaston of the Metropolitan. But the compositor and proof reader didn't do a thing with his signature.

—May Discontinue Life Dividends.—The suggestion has been made by some life underwriters who have studied very carefully the present international situation that the discontinuance of annual dividends on all forms of participating policies for the duration of the war would be a plan which would help to conserve the best interests of all life insurance companies and their policyholders.—The Surveyor.

—The American Life Convention now favors group insurance.

—Excepting those insured, very few men, about one out of every fifteen, leave any estate when they die. Think of that, you optimistic young man.

—American life companies have passed the 5-billion post in assets.

—American life insurance companies gained much less from loading last year than in 1915. But the loss from investments was only half a million, whereas in the previous year it was nearly \$21,000,000.

—New Orleans, August 13, 1917. — The "Convention as usual" draws near and will be held in the Crescent City September 26, 27th and 28th as planned. War times increase the need for life insurance and to better supply this need will be one of the important considerations discussed. In New Orleans health, drainage and pure water supply is no problem. The public utilities owned by the city, harbor storage and facilities, are models of their kind. Drinking water is not dangerous.

—WITHDRAWN.—The Amicable Life (of Texas) and the Philadelphia Life have withdrawn from California and other Coast states.

—San Francisco. — The West Coast - San Francisco Life will occupy its handsome new offices, Pine and Montgomery, in about two weeks.

—Ben Hadley.—If he still holds his job as secretary of the Equitable Life of Iowa, it is up to that company to get rid of him by casting him into outer darkness, where the false prophets are and where the lion roareth and the whangdoodle mourneth for its first born. If the Equitable Life of Iowa allows him to continue in its service in any capacity it thereby lays itself open to the implication of harboring a marplot. His officious interference in connection with the affairs of the Pittsburgh Life & Trust and his decent reputation among the insurance fraternity in New York City stamp him as such, and one who ought to play by himself.—Insurance Register.

ITEMS

"Yes, indeed, I love fishing," said an insurance agent. "I enjoy having a line I can hold."

We say of some: "His head is as clear as a bell," meaning, we suppose, that all that's in it is a tongue.

The attorney had concluded his argument against the insurance company, and in leaving the court room couldn't find his hat.

"Your honor," he said, "I've lost my hat."

"Don't worry," replied the judge, "you may find that you have lost your suit."

A pamphlet has been found containing an address by John Quincy Adams at an annual meeting of the Massachusetts Charitable Fire Insurance Society, May 28, 1802.

What an appropriate and expressive name "Charitable" would be for a present-time insurance company.—Now and Then.

In this country there are 35,000 accidental deaths a year. Injuries are about 2,000,000.

Retired from Montana in 1916-17 12-months include: the Employers' Indemnity Corporation of Kansas City and the London & Lancashire Indemnity of New York, and the Montana Livestock & Casualty Ins. Co. of Helena (reinsured).

Oregon Crops.—The long dry season has seriously injured many crops. In Wasco county only eight inches of rain fell in a whole year. Nearly all dry farming yield has been made very unprofitable in eastern and southern Oregon.

Until otherwise advised commission on the "Ar" accident policy is limited to 10 percent by the Travelers.

The professions are exempted from the war profits tax. Do the personal qualifications of insurance agents, employing nominal capital, but serving their clients, constitute exemption from the tax? "Drummers" are exempt from the tax if their remuneration is fixed.

THERE ARE ALWAYS GOOD OPPORTUNITIES

FOR THE RIGHT MEN *with the*

Pacific Mutual Life Insurance Company

of California



FOUNDED IN 1868

Assets

\$38,727,196 62

Capital and Surplus

\$4,932,024 50

See for an Agency Contract in California

Managers for Life Department

KILGARIF & BEAVER, Inc.

Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Pacific Mutual Bldg., Los Angeles

Managers for Accident Department

F. A. STEARNS.

Shreve Building, San Francisco

The PASCHALL-JONES CO.

Story Bldg., Los Angeles

Paid-for Life Insurance. \$171,913,618 00

FIRE

Diablo, Cal., August 1.—Handsome home, almost complete, burned yesterday. Ansel Easton, owner, says he will at once rebuild. Barn and blooded stallions were saved.

Orofino, Idaho, Aug. 14.—Charles A. Fisher, deputy state fire warden, arrested Joseph Svoboda of Fraser yesterday for burning slashing without getting a permit and brought him before Probate Judge Todd, who imposed a fine of \$200, which Svoboda paid.

Bubbling paraffin oil, running down into the burner of an oil stove, caused a brisk blaze in the kitchen of the E. S. Hippler home, N4223 Washington street, Spokane, last week.

Montana's state forester says the forest fires in the state are now under control. It was necessary to employ 200 forest fire-fighters.

Ukiah, Cal., July 28.—Serious forest fires which have been burning for the last two days in Mendocino county, were partly under control tonight, although reports brought in by returning fire fighters were that the danger had not yet passed.

Why doesn't the — — of New York announce the fact that its control recently passed to other interests? Can it be that those interests are German.

New York City.—Officers of the Firemen's and of the New Jersey, before a senate committee at Washington, asked for a modification of the trading with the enemy act.

San Francisco, July 28.—The forest fire season in California is now at its height, according to the local office of the forest service, and for the next six weeks forest fires will, no doubt, be more numerous and severe than heretofore, unless utmost care with camp fire, match and tobacco is exercised by travelers in the forests. The need of care with fire was never before so urgent, declare the forest officers, since fires not only destroy great quantities of stock feed, of which the supply is already short, but the fighting of fire takes the labor of many men at a season when their labor is needed in the harvest fields. On the national forests in California, so far this season, about one hundred fires have occurred, the most of which were less than a quarter of an acre in area. Two fires, however, on the Santa Barbara national forest in June burned over 24,000 and 16,000 acres each of brush watershed. They were the largest fires in the history of the forest service in this state.

FIRE MARINE AUTOMOBILE

FIRE AND AUTOMOBILE INSURANCE

Pacific States Fire Insurance Company
Of PORTLAND, Oregon

Independence Insurance Company
Of PHILADELPHIA, Penn.

MARINE INSURANCE

The Ocean Marine Insurance Company, Ltd.
Of LONDON, Eng.

The London Assurance Corporation, (Marine Dept.)
Of LONDON, Eng.

H. M. NEWHALL & CO., General Agents

THOMAS S. DEERING, Manager

NEWHALL BLDG., N. E. Corner California and Battery Streets, : SAN FRANCISCO

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1917) . \$12,149,848

NET SURPLUS, " . . 5,176,150

E. F. BEDDALL
President

N. S. BARTOW
Secretary

GEO. W. BURCHELL
Vice-President

Gross Assets ^{JAN. 1} 1917 \$122,761,094

Fire & Marine Assets 55,786,381

Net Surplus - - 20,169,199

Losses Paid - - 303,155,408

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager
LIVERPOOL, ENGLAND

DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
San Francisco, Montreal. ¹² Agencies in all principal Cities and Towns



ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING. SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston,
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, R. S. Folger, Matt B. Evans,
P. S. W. Ramsden. C. A. Luhrs (automobile).

FIRE

Jacksonville, Cal., July 30.—Fire which started in the P. M. Gallagher cottage today from unknown causes, destroyed five other dwellings, three belonging to L. B. Sheafe, one to F. W. Huber and the other to Mrs. Mamie Lawry. Total loss \$8,000 with \$2,000 insurance. The fire is now burning over the hills toward Groveland.

Alameda, Cal., July 28.—A broken oil feed pipe in the big manufacturing plant of N. Clark & Sons on the western water front of this city this morning started a fire which, before being conquered by the entire Alameda fire department, destroyed property valued in excess of \$300,000 and endangered the lives of the 200 workmen employed in the factory. Only by working the three freight elevators to their capacity were the employees on the upper floors of the four-

story building taken to safety. The chief engineer, with his assistants, leaped into a chute formerly used in loading the finished pipes into waiting freight cars and reached the ground in safety.

Nelson, B. C., July 30. — Elk Lumber Co. plant, near here, destroyed by forest fire yesterday.

Baker, Ore., July 28.—The Olive Lake generating plant of the Eastern Oregon Light and Power Company was destroyed by fire today, according to telephone messages received here tonight. The town of Sumpter is without lights and two gold dredgers and several mines were compelled to shut down.

According to the Insurance Advocate the leading New York agency in city fire premiums is Crum & Foster, with 10 companies and \$547,999 premiums.

American	of Newark, N. J.	Organized 1846
Insurance Company	Assets,	\$11,285,223
	Surplus to Policyholders,	4,951,427
Caledonian	of Edinburgh,	Organized 1805
Insurance Company	U. S. Assets,	\$2,352,282
	Surplus to Policyholders,	685,758
Rochester-German	of New York,	
Underwriters	Assets,	\$23,713,478
	Surplus to Policyholders,	12,759,423
Scotch Underwriters,	Assets,	\$2,352,282
	Surplus to Policyholders,	685,758
GEO. O. HOADLEY, Manager		
219 SANSOME STREET, - - - SAN FRANCISCO, CAL.		

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY	
President JOHN M. TAYLOR, Hartford, Conn.	
Insurance in force, 107,262 Policies for	- \$253,439,405.12
WHAT NO OTHER COMPANY HAS DONE	
To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.	
Total Premiums received, Dec. 1, 1816, to Dec. 31, 1916,	\$310,337,255.71
Total returned to Policyholders, as above noted, in same period	319,548,729.00
Excess of amount returned	9,211,473.29

MARINE

That an Alameda man and his wife were near death from thirst and starvation when shipwrecked in Arctic waters and marooned on a barren island after being at the sea's mercy for three days in an open boat, is the story brought back by Captain L. H. Turner, marine surveyor of the Fireman's Fund Insurance Company.

They were on the ship *Standard*, which struck a submerged sand bank near Cape Constantine. About two hundred fishermen were aboard on the way to the canneries. Everyone left the doomed ship as she sank in deep water, where she had been backed after going on the sand bank. All the lifeboats were launched and for three days the occupants of the little craft were tossed about on the open sea, with frigid winds blowing down from the Arctic. There had been little time for provisioning the lifeboats, so the Alameda passenger and his wife and the crew and the fishermen landed on an island. A rescue steamer picked them up and took them to Nushagak. Captain Turner says the *Standard* cannot be salvaged, as she has disappeared completely. The other two vessels lost the same day as the *Standard*—the Libby, McNeil & Libby ship *St. Francis* and the Frank B. Peterson bark *St. Katharine* may be salvaged.

CASUALTY

Descending from the 2,500 foot level to the 2,900, in a Virginia City, Nev., mine, the brake failed to hold and the cage dropped 400 feet to the bottom of the winze. Two miners in the cage were killed instantly.

LIFE

The paid premiums on new insurance written by the Fidelity the first six months of 1917 showed a gain of 30 percent, as compared with the same period last year.

Sunday Sentiments

I have just as good a physique as you ever gazed at. I wouldn't trade with any man I know. A lot of you fellows are stronger than I, but I have as good a physique as ever you looked at. I have been preaching at this pace for fourteen years, and I have stood it, although I begin to feel myself failing a little bit. But I don't look like a man who would die quickly, do I? But I may die, and on that possibility I carry thousands and thousands of dollars of life insurance. I don't believe that any man does right to himself, his wife or his children if he doesn't provide for them with life insurance, so when he is gone they will not be thrown upon the charity of the world. And next to my faith, if I should die tonight, that which would give me the most comfort would be the knowledge that I have in a safe deposit vault in Chicago life insurance papers, paid up to date, and my wife would cash in, and she and the babies could listen to the wolves howl for a good many years.—Billy Sunday.

FIRE

Winnipeg, Man., July 14. — The Canadian wheat crop is almost a total failure in the southwest portion of Saskatchewan province. Only a light crop can be expected from other parts.

“The Largest Fire Insurance Company in America.”
Organized 1853



ELBRIDGE G. SNOW, President

STATEMENT, JANUARY, 1917

Cash Assets, January, 1917,	. . .	\$40,047,514.55
Reserve as a Conflagration Surplus	. . .	\$2,000,000.00*
Cash Capital	. . . . .	6,000,000.00*
All other Liabilities	. . . . .	19,395,766.42
Net Surplus	. . . . .	12,651,748.13*
Surplus as Regards Policyholders	. . . . .	20,651,748.13*

EXPLOSION INSURANCE
LIBERAL COVER REASONABLE RATES

Every Policy Issued Backed by the Largest Cash Assets of Any Fire Insurance Company in America.

STRENGTH REPUTATION SERVICE

SAMPLE PAGE

COAST REVIEW'S

Pacific Fire Chart

1917

Condition and Affairs — Resources and Business — of Fire Insurance Companies Operating in the Pacific West, together with total Premiums and Fire Losses in this field, and in the several States. Also business by Departments and General Agencies, Including San Francisco Premiums. Also principal Court Rulings for Past 12 Months. Also Short Rate Tables in use in the Pacific West.

Retired Fire Companies — In 1916: Anglo-American, Chicago, Arlington, Washington, D. C. Globe-Huron, S. D. Lumber, New York (merged). Merchants Union, Meridian, Miss. Raleigh Fire, Raleigh, N. C. Williamsburgh City, New York (merged). In 1917: Northern F. & M., North Forks, N. D., Occidental, Albuquerque, Ar.

State Insurance Officials—ALASKA—W. G. Smith, Territorial Treasurer, Juneau. ARIZONA—C. C. Thompson, Ins. Commissioner, Phoenix. CALIFORNIA—Alex. McCabe, Ins. Commissioner, San Francisco. COLORADO—Claude W. Fairchild, Commissioner of Ins., Denver. HAWAII—C. J. McCarthy, Insur. Commissioner, Honolulu. IDAHO—W. R. Hyatt, Insur. Commissioner, Boise City. MONTANA—R. G. Poland, Commissioner of Insurance, Helena. NEVADA—Geo. A. Cole, State Controller, Carson City. NEW MEXICO—Cleofas Romero, Superintendent of Ins., Santa Fe. OREGON—Harvey Wells, Ins. Commissioner, Salem. UTAH—Rulon S. Wells, Ins. Commissioner, Salt Lake City. WASHINGTON—H. O. Fishback, Ins. Commissioner, Olympia. WYOMING—Robt. B. Forsyth, State Auditor, Cheyenne.

Resident Agency Laws of some kind are on the statute books of Arizona, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming.

Terms Used—CAPITAL: the funds paid for Shares of Stock by Stockholders. ASSETS: the total funds, including capital, surplus, and amount required to meet all liabilities. LIABILITIES: the total amount owed all claimants and other creditors, except stockholders. NET SURPLUS: the difference between capital and liabilities and the assets. POLICYHOLDERS' SURPLUS: the difference between liabilities and assets. REINSURANCE RESERVE or UNEARNED: the amount legally set aside as premiums unearned and payable only to holders of unexpired policies. This reserve or a part thereof may be used for reinsurance in other companies. NET PREMIUMS—The total of premiums less reinsurances and returned to policyholders. LOSSES PAID—Amounts paid in settlement of fire loss claims. EXPENSES—Total of sums paid out for the conduct of the underwriting branch, including premium taxes and other special taxes and fees.

"Unearned" appearing above the lower pages is equivalent to "Reinsurance Reserve."

Acknowledge, incidentally, the receipt of this Chart.

CALIFORNIA

Selected California fruit will grace the mess tables of British army officers in far away Egypt. The British Government has placed an order for fifty thousand dollars worth of canned apricots, the fruit to be delivered from canneries at Pomona, Hemet and Kingsburg.

The floors of new schools in Sacramento are rotting fast, because of no ventilation beneath.

Scarcity of Farm Labor in California

Austrians, Italians and Servians have joined the colors. Chinese are hiding because of Tong wars. Hindus are working for themselves. Many farm laborers accept better pay for

highway work. Manufacturers are busy and outbid the farmers. Out of 28,225 cards sent by County Farm Advisers, only 1,611 were answered. Of the answers, 1,206 did not want labor and only 405 wanted work. This small number was all that could be depended on to do the work of the 4,154 needed in seventeen counties. Perhaps California ranch needs are greater than in other states, but the figures given are fair samples of conditions due mainly to the war. They partly explain the high prices of food.

Petaluma, Cal., Aug. 8.—Today the Wickersham building was almost destroyed by fire. Covered. Loss \$20,000.

Fire

Automobile

Marine

COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital

Paid-Up Capital

Total Cash Assets, Gold

Total Liabilities, including re-insurance reserve

Cash Surplus to Policyholders

Total Amount of Claims Paid

\$

14,750,000

1,475,000

67,581,595

56,390,685

11,190,910

198,018,581

Assets in United States Held by Trustees, \$10,885,362

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.

San Francisco

E. T. NIEBLING, Manager

R. C. MEDCRAFT, Assistant Manager

PACIFIC COAST DEPARTMENT

324 SANSOME STREET, : SAN FRANCISCO

Insurance Company of North America

OF PHILADELPHIA

Assets, : : : \$23,389,465 34

Alliance Insurance Company

OF PHILADELPHIA

Assets, : : : \$3,060,371 74

Yorkshire Insurance Company, Ltd.,

OF ENGLAND

U. S. Assets, : : : \$1,108,158 60

Northern Insurance Company

OF NEW YORK

Assets, : : : \$1,691,384 09

FIRE INSURANCE

AUTOMOBILE INSURANCE

MOTOR BOAT INSURANCE

PARCEL POST and TOURIST BAGGAGE INSURANCE

JAMES C. JOHNSTON, Manager

J. K. HAMILTON, ASSIST. MANAGER

MCCLURE KELLY, ASSIST. MANAGER

Water Scarce

Ridgefield, Wash., Aug. 12.—The town council prohibits the use of water for irrigation purposes for ten days except one hour on August 13. There being grave danger of fire, the council desires to carry a reserve supply of water in the reservoir.

Lynch law will result.

\$2 Wheat

The guarantee of \$2 a bushel for wheat will apply to 1918's crop, and is binding until May 1, 1919. This law will help wonderfully in the production of wheat—and in the amount of farm insurance business.

R. Goodwyn Rhett, of Charleston, S. C., president of the United States

Chamber of Commerce, says:

“Every unit of our national life must serve the flag. When the nation faces a supreme test involving not only the defense of our honor and rights, but the liberty of the world, idlers have no place in our institutions. Wealth must serve as do the men who offer their lives at the front, and the men who serve, no less patriotically, back of the lines.

“To honor the gift of the fathers of the Republic is to prove ourselves worthy of the glorious heritage. To fail is to confess our degeneracy; to acknowledge that we are unworthy sons of noble sires; to sink in shame the traditions of Washington, Jefferson and Lincoln. We will not fail.”

Two Pages Perhaps Worth Reading

NEVADA

Dr. F. F. Knorp writes for the Pacific Medical Journal an interesting article on Nevada, in which he says:

Go to the Carson prison, unique in being pressed right down in a quarry with natural stone walls topped by wires charged with 220 volts of electricity for the treatment of prisoners suffering from skidooitis. If this treatment fails they are given a lead inunction by the crack-shot guards that inhabit little houses at close intervals on top of the wall. Machine guns finish this prescription. I saw one man, in to serve fifty years for the murder of two men, who elected to take all treatments at once, a few days before my visit. He stood the electricity well but one pill stopped him, traversing his lumbar region from side to side, not hurting the spine. He is up and around, soliloquizing. You will also be shown the fossil bones and footprints of the mastodon and the place from which it was excavated; also the footprints of a "giant." It also has natural warm baths. The cells are nice and cooling, some of them set in solid rock.

Next, take the train for Virginia City, the place along with Carson City that made Nevada famous and built California up to practically what it is today. Visiting days at the mine are Wednesdays and this should be adhered to, getting to the shaft of the most famous mine in the world, the "Consolidated Virginia," promptly at 12:30, first getting a permit, so as to descend at 1 p. m. Dressing rooms

and miners clothes and baths are provided for ladies and gentlemen. All must strip to the skin and don the regular miner's raiment and go below to the 2,700 foot level. This experience all should have, children excepted. One should see the workings of a mine, particularly one that has been worked for over half a century and still in operation. One place the miner works ten minutes at a time while being sprayed by cold water by another. I could only put both feet in and out, the heat was so intense. It is said Bob Ingersoll gave up his theory at this spot. Visiting days at the prison are Wednesdays, but they can make concessions where the mine can not.

Visit the Crystal saloon. Yes, ladies and gentlemen can stand in front of the bar and not be pinched nor their morals hurt. See the bar that cost \$50,000, brought in by mule-back. This booze emporium was kept busy in early days spraying the throats of overnight multimillionaires who were world famous. See the old register, note that men in those days all wrote so a child could read their names. Visit the places that have tradition within the lives of still living men; see some of the old characters that are still there and have been in one spot for 53 years: who speak of the days beyond recall and sigh for days that are not. See the old stables with still some of the equipages. The old International hotel has burned. Yes, see it all and reflect.

Back to Reno in time for the train for Tonopah, which gives an idea of the busy mining town of today; nothing

can duplicate the yesterday. Having been down a mine, get a permit and visit the mills. The city, itself, is wonderful when we remember that it is over 250 miles out in the desert. Water at one time was twenty-five cents a gallon. One city dude "coming in" about that time announced that he couldn't get along without two baths a day—he finally compromised on an emery wheel every once in so often, it is said. Water at present is one and one half cents a gallon. There is well-equipped miners' hospital with up to date x-ray, stores, well built hotels, office buildings and a well ventilated motion picture house with a good orchestra of three pieces and reels that touch the heart. Everything is very reasonable. The only tug-of-war will be between your purse and the round trip ticket from Reno to Tonopah, but when you remember that this was built in the desert you will relax. The other rates are most reasonable, and when you have seen Nevada you will have seen something different than you have ever seen before. The Nevadans are plain and genuine and most hospitable.

If I were not a Californian I would be a Nevadan.

Lloyd's premiums exceed \$100,000,000 a year.

The Arizona man who washed his trousers in gasoline, and then lighted a match on the seat, will never do it again—if he lives.

"Remember, one gallon of gasoline is equal to $8\frac{2}{3}$ pounds of dynamite n explosive strength."

German Invasion of Ancient France

"About the year 528, Theodoric, king of Metz, the eldest son of Clovis, purposed to undertake a grand campaign on the right bank of the Rhine against his neighbors the Thuringians, and summoned the Franks to a meeting. 'Methink you,' said he, 'that of old time the Thuringians fell violently upon our ancestors and did them much harm. Our fathers, ye know, gave them hostages to obtain peace; but the Thuringians put to death those hostages in divers ways, and once more falling upon our relatives, took from them all they possessed. After having hung children up by the sinews of their thighs, on the branches of trees, they put to a most cruel death more than two hundred young girls, tying them by the legs to the necks of horses, which, driven by pointed goads in different directions, tore the poor souls in pieces; they laid others along the ruts of the roads, fixed them in the earth with stakes, drove over them laden cars, and so left them, with their bones all broken, as a meal for the birds and dogs. To this very day doth Hermannfroi fail in his promise, and absolutely refuse to fulfill his engagements; right is on our side; march we against them with the help of God.' Then the Franks, indignant at such atrocities, demanded with one voice to be led into Thuringia. . . . Victory made them masters of it, and they reduced the country under their dominion."—Gregory of Tours, III., vi.

The American private soldier receives all clothing, subsistence, medical treatment and housing, and \$30 a month.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

BENJ. J. SMITH,
MANAGER

FRED'K S. DICK, Assistant Manager

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.
of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts
Incorporated 1849

Total Assets	\$ 11,961,976 31
Total Liabilities	9,447,523 51
Net Surplus	2,514,452 80
SURPLUS TO POLICYHOLDERS, \$5,014,452.80	

150 Sansome Street,

GEORGE W. DORNIN, Manager

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER **GEO. C. CODDING**
FRANK H. YOUNG

NEWARK

Fire Ins. Co.
of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey
Incorporated 1811

Total Assets	\$ 2,270,251 00
Total Liabilities	1,363,463 00
Net Surplus	406,788 00
SURPLUS TO POLICYHOLDERS, \$906,788.00	

: San Francisco

JOHN C. DORNIN, Asst. Manager

J. E. CRANDALL **C. H. ANDERSON**
H. K. NOURSE

Roped by Highwaymen

W. W. Sanders, a Taft, Cal., insurance man, was held up and robbed by two highwaymen, who stretched a rope across the road and stopped him as he was riding on a motoreycle.

Dam Fell Up Stream

Salt Lake City, Ut., Aug. 4.—Proof that the mammoth dam of the Price River Irrigation Company was destroyed June 24th by outside agents is in the hands of the Federal officials.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . \$25,000,000.00

Assets in United States, \$3,270,655 00

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

FIRE

San Rafael, Cal., on a recent day provided too much work for its fire department. The fire truck and all available firemen were fighting a canyon brush fire, when an alarm was sounded. A few minutes later another alarm in another part of the county seat sounded. A few minutes later a telephone call was received for a fire in the Smith hotel. And that evening a fire started in the workshop in the rear of the Vanning home.

Meantime eight vigilant men were camped on the charred hillside watching for and extinguishing new blazes. Fortunately the losses were nominal. The citizens got a little scare which may be good for the health of the local fire department.

COAST REVIEW SERVICE

We tender to our Readers, everywhere, the Special and Particular Service of this 46-year-old Publication.

ARE YOU PLEASED?

IF NOT, SEE

US

**POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
Occidental Life Insurance Co.
OF CALIFORNIA**

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$29,800,000

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.—V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets \$1,936,279.77

Liabilities in United States 1,112,315.18

Surplus \$823,964.59

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

As indicated by the purchasing value of commodities, railroad transportation is now approximately 50 percent cheaper than three years ago and, in this time of soaring prices and increased cost of living, is probably the

only product, relatively speaking, that has decreased in price.

War Risk Bureau rate has been raised from 5 to 6½ percent on ships and cargoes for Europe and Mediterranean Africa.

***Always A Place
For Dependable Agents***

THOSE who can not only write applications but deliver policies, and are energetic in their methods. Good positions are ready for such men.

**UNION MUTUAL LIFE
Insurance Company**

PORTLAND, MAINE.

ARTHUR L. BATES, President

Address ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.

GEO. ELLIOTT HUNT, Manager
Shreve Bldg., San Francisco

T. H. McAllis, Manager, Board of Trade Bldg.
Portland, Ore.

P. B. Duren, Manager, Boston Block, Seattle,
Wash.

J. E. Evans, Manager, Vancouver, B. C.

GERMANIA
FIRE INSURANCE COMPANY,
NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1917.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,553,704 22
Liabilities - - - -	4,222,485 60
Net Surplus, - - -	3,331,218 62
Surplus for Policyholders	4,331,218 62

HEAD OFFICE

Cor. William and Cedar Sts.

LIFE

F. E. Francisco, on being transferred from Salt Lake to Portland, was presented by Vice President Helser of the West Coast-San Francisco Life Ins. Co. with a gold medal and a certificate of ten years' good and faithful service.

The Northwest convention of agents of the Equitable Life Assurance Society of the United States held a two-day session in Seattle. Forty-eight agents were present at the banquet and addresses were delivered by Dr. G. B. Van Arsdall, Edgar W. Smith, Charles H. McCoy and Joseph L. Greenwall. I. A. Nadeau presided as toastmaster. Cups provided by the agency managers were presented. Clark E. Nelson, of Portland, received the prize for being the oldest agent with the largest volume of business. Powell Plant, of Portland, received the cup for being the newest agent with the largest volume of business and Jerome S. Mann, also of Portland, received the token for having the largest volume in the beginners' class. E. Rector Kay, of Spokane, won the prize open to all agents for the largest number of cases.

W. J. Coon invited his 176 policyholders to a theatre party at the Empress, Lindsay, Cal., after which they went to Hotel Lindsay where Chef Edwards had prepared a seven-course dinner. Ninety people assembled to partake of the viands and the banquet room was the scene of merriment for several hours. Agent Coon has been with the New York Life for a year and a half and has won a big club membership.

American CentralINSURANCE COMPANY
of St. Louis

Established 1853

Assets, \$4,142,834 Surplus to Policyholders, \$2,032,736 Losses Paid, \$32,271,012

St. PaulF. & M. INSURANCE COMPANY
of St. Paul, Minn.

Established 1865

Assets, \$12,288,618 Surplus to Policyholders, \$4,895,060 Losses Paid, \$61,660,970

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

MercantileF. & M. UNDERWRITERS
of St. Louis**Minnesota**UNDERWRITERS
of St. Paul

Assets \$4,142,834

Assets \$12,288,610

Surplus to Policyholders 2,032,736

Surplus to Policyholders 4,895,060

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers*Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.*

1817 ——— OUR CENTENNIAL ——— 1917

FIRE ASSOCIATION

Of PHILADELPHIA

Cash Assets, - \$10,046,848.04 Surplus to Policyholders, - \$3,268,204.43

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$33,436,313.38 Surplus to Policyholders, - \$14,298.86

F. M. AVERY, Manager***Pacific Coast Department: 242-244 Sansome St., San Francisco***Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.**FIRE**

About 150 persons, including Governor Withycombe, Mayor Baker and the City Commissioners, joined in the words of praise and the farewell to Jay Stevens, who made a record in fire prevention work in Portland, Ore. Mr. Stevens was presented with a beautiful gold watch.

"A truly unusual affair," said Governor Withycombe in the course of his address.

"Jay Stevens," said Mayor Baker,

"is not going to stay in the fire prevention work on the Pacific Coast. Five years will see him at the head of National fire prevention work.

Miami, Ar., June 29.—The sequel of the fire of Thursday morning, which destroyed nearly \$25,000 worth of property, is the prompt adjustment by McKinley of the losses incurred by German Alliance and Norwich Union.

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS**. Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE---West Coast - San Francisco Life Building, San Francisco, Northwest corner
Pine and Leidesdorff Streets



Coast Review's



PACIFIC FIRE CHART

1917

Companies' Coast Fire Business Totals.

Original Features, Including Digest of 12 Months' Court Decisions.

PRICE 25 cts.

Water Is One of the Oldest Remedies

Water is without doubt the most ancient remedy for disease. The ancient Egyptians, Hebrews, Greeks, Persians and Hindus employed water in the treatment of disease. According to a Chinese record dating back several centuries before Christ, a physician prescribed for a woman of that country one hundred affusions of ice water, each followed by wrapping in a linen sheet. Among the Spartans cold bathing was made obligatory by law. Hippocrates used water in the treatment of fevers, ulcers, hemorrhages and many other maladies, both medical and surgical. He evidently understood the physiological properties of water, both hot and cold, giving many directions for its use which have not been improved upon up to the present time.

The Romans built many magnificent baths that would accommodate thousands of persons daily. These baths reached a high de-

gree of perfection in every detail. Here the people could enjoy the hot or cold water, hot-air and vapor baths. Antonius Musa attained great fame by curing the Emperor Augustus of a chronic catarrh by means of the cold bath, for which a statue was ordered to be erected in the temple of Esulcapius. He was called to treat the nephew of the emperor and employed the same measures that had resulted in the cure of the athletic old soldier, but the effeminated youth was prostrated by the heroic treatment and soon died. This led to Musa's downfall, but he later succeeded in redeeming his reputation by the cure of the poet Horace.

During the middle ages, the Arabic physicians, the most learned men of their time, advocated the bath, especially in fevers, and their directions in these cases could not well be improved upon at the present time. Pacific Mutual News.

Home Life Insurance Co.

(Now Purely Mutual)

256 BROADWAY, NEW YORK

GEORGE E. IDE, President

THE fifty-seventh annual report shows insurance in force of \$133,493,000, an increase during the year of \$7,832,827. The Company paid the policyholders in 1916 \$3,536,233, of which \$628,406 was in dividends or premium refund. Its insurance reserve fund was increased by \$1,300,000, and the Assets are now **\$32,821,462.**

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital \$1,000,000.00
Surplus to Policyholders . . 1,756,262.00
Assets 4,439,430.00

DIXWELL DAVENPORT, Manager

METROPOLITAN DEPARTMENT

San Francisco National Bank Bldg., 454 California Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
509 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.

WM. P. CASSELL, Oregon, British Columbia and
Western Washington, 923 Leary Bldg., Seattle



Print Goods by Parcel Post

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Phoenix Printing Company

122 Halleck

San Francisco

ESTABLISHED 1894

INVESTMENTS

Suit for the foreclosure of a \$40,000 mortgage, with costs amounting to \$8,700 more, has been filed in the San Bernadino, Cal., superior court by the Great Republic Life Insurance Company of Los Angeles, against Joseph N. Hagins and others of that place.

The Pacific States Fire has a claim of \$1,023.54 against the city of Centralia, Wash., for ten \$100 bonds and unpaid interest coupons. Centralia called in the bonds of the water company, which it took over. The company did not know of the transaction, and has collected no coupons since the purchase by the city. The company now offers to accept the bond money and interest up to the transfer date, June 10, 1913, or will commence suit.

San Francisco Loan.—The Pacific Union Club has executed a deed of trust to the Equitable Life Assurance Company in the sum of \$150,000, covering club property. The transaction included the surrender of a similar trust instrument by the Pacific Mutual Life Insurance Company of California.

GENERAL

"Have a metal stand for electric irons and disconnect after using."

Earth Fever

The earthquake in Samoa was the heaviest on record. Two churches were wrecked, otherwise no serious damage was done. This year will probably be characterized by earthquakes similar to the recent shake in San Salvador. Severe shakes also in Chili and New Zealand. This is the season of great sunspots.



INSURANCE CO.

HOME OFFICE

SEATTLE

U. S. A.

**First Half of 1917
MOST SUCCESSFUL HALF YEAR
IN OUR HISTORY**

GAIN IN CASH PREMIUMS (New Ins.) **35 %**
(Over Like Period 1916)

GAIN IN RENEWAL PREMIUMS . . . **30 %**
(Over Like Period 1916)

GAIN IN INSURANCE IN FORCE . . . **20 %**
(Over Like Period 1916)

\$14,500,000.00 Insurance in Force



Insurance in Force, \$415,000,000.00

BANKERS LIFE COMPANY, DES MOINES, IOWA.



INDUSTRIAL CONCERNS throughout the land are proving the patriotism of business by insuring entire staffs or employees. The Prudential will lend a hand—make it easy for firms to insure their workers.

Family Insurance has placed America First in Life Insurance, and Group Insurance will help to keep it there.

The Prudential has a fine Group plan. Group Insurance is endorsed by every concern that has tried it. Send for brief, forceful, descriptive circular.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

Incorporated Under the Laws of the State of New Jersey

FORREST F. DRYDEN, President

HOME OFFICE, NEWARK, N. J.

LIFE

Would Abie the Agent make a good life insurance agent?

PROMOTIONS

The Connecticut Mutual Life has promoted Daniel H. Wells, actuary,

to the position of consulting actuary. Charles Hildebrandt has been appointed actuary.

Will, will ever; but wish, wish never.

THE LARGEST INDEPENDENT FIRE INSURANCE OFFICE ON THE PACIFIC COAST
AUTOMOBILE FIRE SPRINKLER LEAKAGE INSURANCE
PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY

Organized 1824

THE NORTH RIVER INSURANCE COMPANY

Organized 1822

THE NEW BRUNSWICK FIRE INSURANCE COMPANY

Organized 1826

MERCHANTS FIRE ASSURANCE CORPORATION

Organized 1910

NEW JERSEY FIRE INSURANCE COMPANY

Organized 1910

WM. W. ALVERSON, Manager

H. T. UNGEWITTER, Asst. Mgr.

374 PINE STREET, SAN FRANCISCO, CAL.

AUTOMOBILE DEPARTMENT

L. V. BENTLEY, SUPERINTENDENT

Special Agents—Portland: A. M. Lovelace, W. E. Helfrich; San Francisco: R. L. Ellis, T. B. Clarke;
 Los Angeles: T. J. Keleher; Salt Lake City: W. T. Booth

**TERRITORY:—Alaska -- Arizona -- British Columbia -- Washington -- Oregon -- California -- Nevada
 Utah -- Idaho -- Montana -- Hawaiian Islands.**

Insurance Placed Anywhere in the United States and Dominion of Canada

VULCAN FIRE

Insurance Company

OF OAKLAND, CAL.

Capital, \$500,000 00

Net Surplus, 428,526 90

Surplus to Policyholders, . . 928,526 90

Cash, Bonds and Secured

Loans, 1,048,906 67

Other Assets, 57,727 19

Total Assets, 1,106,633 86

J. F. CARLSTON, PRESIDENT

Underwriting Department

249 Pine St., : San Francisco

ARNOLD HODGKINSON, SECRETARY

H. B. KEITH, MANAGER

GENERAL

In the past twelve months many articles, such as paper, ink, paste, paints, lead, zinc, etc., have increased in price from 50 to 500 percent. There will be further increases, due to war's demands, lack of transporta-

tion, increased wages, etc. How are the insurance agents, brokers and publishers going to make both ends meet?

Butte, Mont., July 22.—Thermometer registers 94 in the shade. Never hotter on record.

"Atlantic" has been substituted for "German" by a Georgia mutual.

TIRE TROUBLE

The Pacific States Tire & Rubber Co. failed for \$30,000. Treasurer F. W. Gillette and Secretary Walter Saling skidded into parts unknown.

SALOONS REDUCED

San Bernardino, Cal., is now "dry."

Stockton, Cal., is reducing the number of its saloons from 100 to 50. Last week 15 saloon licenses were revoked.

Twenty-six saloons have been closed in Stockton, Cal., by the recent movement to reduce the number. There are now eighty-six thirst emporiums. The license of Turner Hall has been cancelled.

Notwithstanding the great increase in paper cost the price for Coast Review Pacific Fire Charts remains the same.

The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

SEMI-ANNUAL STATEMENT, JUNE 30, 1917

Assets	\$14,005,236 30
Liabilities	10,395,192 68
Capital	1,000,000 00
Surplus over all liabilities	2,610,043 62
Losses Paid to June 30, 1917	58,554,792 60

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange, San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS—C. W. Rohrer, LOS ANGELES; Rod E. Smith, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

PACIFIC BRANCH—Southeast corner Sansome and Pine Sts., SAN FRANCISCO

BOOKS FOR SALE BY THE COAST REVIEW

COAST REVIEW'S PACIFIC FIRE CHART for 1917. Price 25 cents

Wm. Sexton's Incomparable "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid; \$2.00 morocco. Flexible binding and size for the pocket

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts., 3 copies 25 cts.

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1. cloth bound

The Pacific Year Book is no longer published

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH
(which are but a small part of total fire assets of the Company) **\$8,926,952.00**

E. G. RICHARDS, Manager**W. S. BERDAN, Deputy Asst. Manager**

GEORGE M. WARD, Resident Sec'y Local Dept.
234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:

E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 504 Empire State Bldg., Spokane, Wash.,
E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith,
21 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco

AGENTS WANTED

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye They will pay you a handsome commission, too.

Scottish Union and National

**Insurance Company
Of Great Britain.**

Organized 1824,

**FIRE - LIGHTNING - TORNADO
AUTOMOBILE - SPRINKLER LEAKAGE**

North American Branch:**Hartford, Conn.**

**JAMES H. BREWSTER
MANAGER.**

FIELD REPRESENTATIVES:

FRED W. GASTON, Tacoma, Wash.,
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,
706 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,
Montana and Idaho

H. W. FORES, San Francisco, Cal.,
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:
201 Sansome Street**

*Twelfth Edition—***PACIFIC FIRE MANUAL***—Twelfth Edition*

WITH COLORED DIAGRAMS

WITH REVISED FIGURES

\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE**MUTUAL FIRE LEAFLETS INSERTED**

Single Copies, \$1.00

For Sale by Coast Review

122 Halleck St., San Francisco

NEVADA

Reno.—A reduction in fire insurance rates, especially in the downtown district of Reno, is expected soon as a result of a survey which is now being made of the fire-fighting facilities of this city by the Board of Fire Underwriters of San Francisco. The survey is being made as a result of the recent

installation of larger water mains and additional hydrants downtown and the addition of motor apparatus to the fire department.

Fifty-six thousand gallons of wine were destroyed in a fire at the Nevada Wine Company's winery in Santa Rosa, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.

OF TORONTO (INCORPORATED 1851)

UNITED STATES ASSETS \$3,329,177.74

LIABILITIES IN UNITED STATES 1,850,645.84

Surplus **\$1,478,531.90**

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$35,000,000.00.

Svea Insurance Co.

of Gothenburg

Agricultural Insurance Co.

of Watertown, N. Y.

Globe & Rutgers Fire Ins. Co.

of New York, N. Y.

Hamilton Fire Insurance Co.

of New York, N. Y.

Globe Underwriters Agency

of New York, N. Y.

Sea Insurance Co., Ltd.

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EDWARD BROWN & SONS

GENERAL AGENTS

202 - 204 Sansome St., SAN FRANCISCO

22,000 EDITION

It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.00

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

MARINE**Jackson of Colusa Charged With Attempt to Defraud**

Charges that after he knew a cargo of barley he had consigned to Edward L. Eyre & Co., 518 Merchants' Exchange, had been lost by the sinking of the barge Illinois in the Sacramento river June 11, A. B. Jackson, a grain merchant at Colusa, issued himself insurance for \$9,500 in that company on the shipment, are made by the Phoenix Assurance Company of London, in a complaint in equity filed in the United States district court last month. Jackson, the complaint says, was the company's agent at Colusa, and it alleges that he knowingly attempted to defraud it, charging that it was not his habit to insure his shipments to the Eyre company. An injunction to restrain the bringing of a suit for collection of the insurance was asked. The company further seeks to keep its responsibility within \$7,500, to which amount, it says, Jackson as their agent was limited in writing insurance.

There is now great need of additional marine insurance companies. After the war the number of new ships will increase the demand for marine insurance.

Fourteen thousand sacks of barley were virtually destroyed when the Sacramento Transportation Company's barge Illinois struck a snag and sunk in the Sacramento river near Sycamore, Colusa county, Cal.

It is now said that the str Roanoke did not sink off San Luis Obispo in

May, 1916, but was the victim of a German plot. Nothing from the "wreck" was ever found. The Roanoke was loaded with wheat and powder.

Sunk by Submarines

The American schr. John Hays Hammond was sunk by a German sub-sea pirate at noon of July 27. The crew of 7 took to a life boat and were picked up 28 hours later.

The American sailing ship August Welt was sunk by a German submarine which did not respect her German name.

CALIFORNIA**ORANGES DAMAGED**

Riverside, August 4. — The recent heat wave did an immense amount of damage to the orange crop. The oranges for the coming season have fallen off the trees in great number. Only in cooler districts near the Coast will there be anything like a fair yield. The money loss due to the heat waves is enormous.

FIRE

Foreign mutuals may write anything in Oregon, being unrestricted by the laws governing Oregon mutuals.

Ukiah, Cal., July 14. — As an aftermath of what is thought to have been an incendiary fire in the Hotel Central at Willits a few days ago, Jim McKinley, a sign painter of Oakland, said to be the owner of the building, was arrested here today, pending an investigation by the officers.

A. C. Olds has returned from the East.

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$39,000,000.00

**TOTAL LOSSES PAID
SINCE ORGANIZATION:**

\$270,000,500.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed	\$1,250,000 00
Capital Paid Up	250,000 00
Cash Assets	3,555,720 34
Net Surplus	2,437,479 71

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents

Since January, 1882

E. L. BARRY, Manager

320 California Street, San Francisco

[Babcock Building]

PHOENIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

E. C. F. KNOWLES,

General Agent for Pacific Coast

MUNRO ENGLISH,

Assistant General Agent

222 SANSOME STREET

Phoenix Building

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building

33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

Accident Policies

Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employes. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.

CHAS. J. OKELL & CO.

General Agents, - - San Francisco, Cal.

Royal Insurance Building

FIRE

Chico, Cal., is being resurveyed.

Dorris, Cal., July 28. — The bunkhouse at the Kesterson mill five miles northeast of Dorris was destroyed by fire. Kesterson ordered one of the men to set fire to a pile of sawdust and a heavy wind carried the fire to the bunkhouse.

Colusa, Cal., July 14. — Two-story dwelling of E. C. Barrell, with all contents, burned in the night. Loss \$6,000.

Napa, Cal.—Two barns of Kate Cuff burned.

Goldfield, Nev. — Laborers have razed the ruins of the buildings destroyed in the \$50,000 blaze which threatened destruction of the entire business district. Latest estimates on the loss total \$50,000, with partial insurance.

Eureka, Nev., July 14. — An early morning fire destroyed the Brown Hotel here, causing a loss of \$8,000.

Died.—E. G. Halle, Western manager of the Germania Fire at Chicago, long ill and for some time resting in Arizona, died recently while seeking health in the Catskills.

NO INSURANCE

Lakeport, Cal., July 14.—Cleveland A. Price, farmer of Scotts Valley, Lake county, sustained a loss of \$3,000 by fire at night. His barn containing seventy-five tons of hay was totally destroyed. The fire is believed to have been caused by spontaneous combustion, due to storing hay while too green. Price had no insurance on barn or contents.

SILVER

There is no better metal for small change money than silver.

The government makes a large profit on this ideal small money, and it should therefore take it back at face value when one-quarter worn.

In the East, which is hot and a linen-garment country four months in the twelve, the "heavy" silver dollar is unpopular. A week's wages in silver token money is cumbersome.

In Washington, D. C., a silver dollar is never seen except when brought by folks from the Pacific West.

Go to the Washington postoffice and present a gold or paper V for two-bits worth of stamps and the clerk will ask you what two-bits means. Ask him for your change in silver coin and he will look grieved and pay you in quarters. He may bite your \$5 gold piece to see if it is genuine.

CALIFORNIA

CROPS.—The yield of wheat will be 500,000 bushels more; of corn, 500,000 bushels more; of rice, 1,900,000 bushels more; of potatoes, 3,300,000 bushels more, probably, than last year. Orange crop probably only half as much. Hay crop about the same, but in some sections not half as much, owing to the long dry season.

Sycamore, July 28.—Ben Hines, a rancher of this vicinity, sold his crop of barley for \$2.19 a hundred pounds, receiving for it \$65,000.

GOLD

Gold imported into the United States last year amounted to \$977,176,026. The net imports were \$685,254,801.

ESTABLISHED 1873

Office of Edward E. Potter General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND
TRIED

GLENS FALLS INSURANCE COMPANY

Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,736,755 00 UNDIVIDED Profits . . . \$2,371,107 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . . \$5,198,253 00 UNDIVIDED Profits . . . \$ 836,745 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . . \$2,277,456 00 UNDIVIDED Profits . . . \$ 638,415 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$7,237,594 00 UNDIVIDED Profits . . . \$2,453,009 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,552,644 00 UNDIVIDED Profits . . \$892,343 00

GERMAN-AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$791,007 00 UNDIVIDED Profits . . . \$252,775 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

AUGUST

A Useful Publication

In its 46th year

I. W. W. DOCTRINES

"We do not believe in any laws and will obey none unless we have to."

"We must and will have only one big union. All other unions are the enemies of labor. With only one big union of wor-r-r-king men the damned bourgeoisie will have to do our bidding."

"Them rich fellers on Nob Hill has been riding our backs long enough. Damn 'em, they and their wives has got to go to work like us and our wives."

"Dose capeetaleests vos not vanted. Felloverkers, dose machine var yooostly belong to you and we alles. Laypur macht evryting. Dem bosses shiteal evry ting from dee vorking man. It's right for veeuns to take back ou-er own."

"The red flag is ourn. We don't care for the flag of this country. It flies only for Wall Street. Follow the red flag and some day you'll have to work only two hours. Brother Gayschwilskyhoff will now pass among you and offer our 'Onward Christian Soldier,' and 'Better a Bum than Shot in the Back,' 5 cents each, for the good of the cause."

"Strike as often as you can. You need the rest. If the people don't feed us we may accidentally set fire to their houses and barns, girdle their fruit trees, poison their livestock, and throw something in their wells. Don't let the employers grind your faces."

"Some day we'll have all the power because we'll have the votes. Then we'll raise hell! When you strike, and the oftener the better, strike to win. Don't leave a stone unturned—or unthrown. Why should we have scruples or be afraid? Are we not slaves? Down with all capitalists! Everything belongs to the people. The biggest landholder is the biggest thief. He never made the land. Let us put all the taxes on land, and the so-called owners will let the state take it. Read Max Marx and Henry George and get your eyes open."

Such are the sentiments enunciated by the I. W. W. soap-box orators. Heretofore Americans have laughed at the foreign-born riff-raff. But it is now time to make them work—to kick them into a job—to jail them long for vagrancy and violence.

The French government shoots the I. W. W. (Syndicalists) at sunrise after proof of treason talk. In this country the tricky politicians court their votes.

Banks.—A charter has been issued to the Army National Bank of Schofield Barracks, Honolulu, to succeed the branch of the banking house of Bishop & Co. Capital is \$100,000. The First National of Haxtun, Colo., is new, with \$50,000 capital.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

SUN INSURANCE OFFICE
OF LONDON

COLONIAL
FIRE UNDERWRITERS
AGENCY

MECHANICS & TRADERS
OF NEW ORLEANS

NATIONAL
OF HARTFORD

MICHIGAN
FIRE AND MARINE
OF DETROIT

SUN
UNDERWRITERS AGENCY
OF LONDON

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Sansome and Sacramento Streets
San Francisco, Calif.

Branch Offices : Los Angeles, Cal., Portland, Ore., Seattle and
Spokane, Wash., and Denver, Colo.

AGENTS WANTED IN EVERY CITY, TOWN AND VILLAGE.

1863

54th YEAR

1917

FIRE

AUTOMOBILE

MARINE

FIREMAN'S FUND

INSURANCE COMPANY

HEAD OFFICE, COMPANY'S BUILDING, SAN FRANCISCO

Capital \$ 1,500,000.00

Assets 13,500,000.00

Surplus 3,700,000.00

J. B. LEVISON, President

H. P. BLANCHARD,
Asst. Secretary

CHARLES P. EELLS,
Vice President

A. W. FOLLANSBEE, Jr.,
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JOHN S. FRENCH,
Asst. Secretary

LOUIS WEINMANN,
Secretary

T. M. GARDINER,
Treasurer

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W. A. CHAPMAN, Asst. Manager

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SOUTHEASTERN DEPARTMENT

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CHAS. BICKERSTAFF, Asst. Manager

Atlanta, Georgia

EASTERN DEPARTMENT

A. K. SIMPSON, Manager

J. W. LITTLE, Asst. Manager

Mason Building,

Boston, Mass.

ATLANTIC MARINE DEPARTMENT

O. G. ORR & CO., Inc., Managers

37 - 43 Wall Street, New York

EUROPEAN MARINE AGENCY

JOSEPH HADLEY, Agent

3 Lothbury, E. C.,

London, England

VOL. 91
NO. 9

SEPTEMBER

SEE PAGE

1917

MAGAZINE EDITION "A"

THE

Coast Insurance Review

PROTECTION

An Insurance Journal and Directory
IN ITS FORTY-SIXTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

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INSURANCE PUBLISHING CO., Publishers

Marine Ruling of Federal Court
Court Alleges Indemnity Insurer's Bad Faith
Patriotic Assurance Company of Ireland
Wing Chung Long Co. v. Prussian National
California Life Business

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Big Business Moving in Los Angeles
Workmen's Compensation

American Life Insurance Summary
Government Insurance for Soldiers

A Reinsurance Problem
Death of J. K. Hamilton

San Francisco Roll of Honor
Increase in Automobile Fatalities

Some Fraternal Figures

The Evans Three Join the Board of Fire Underwriters of Pacific
Trading With the Enemy Bill

Circulating Extensively in all the
States and Territories of the Pacific
West

PRICE 25 CENTS
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in
South America, Japan, China and
Australasia

The Great Fire Insurance Company of the World
ASSETS IN UNITED STATES, - \$15,827,439.35

THE GREAT FIRE INSURANCE COMPANY OF THE WORLD, LTD.

SAN FRANCISCO OFFICE, 444 CALIFORNIA ST.
R. P. FABJ, Manager
THOS. H. ANDERSON, Asst. Manager
GEO. F. GUERRAZ, Deputy Asst. Manager
CALIFORNIA, NEVADA, ALASKA,
OREGON, WASHINGTON,
ARIZONA,
IDAHO

NEW YORK OFFICE, 80 WILLIAM STREET.
HENRY W. EATON, Manager
GEORGE W. HOYT, Deputy Manager
HUGH R. LOUDON, Associate Deputy Manager
J. B. KREMER, Assistant Deputy Manager
T. A. WEED, Agency Superintendent
NEW ENGLAND STATES, NEW YORK, NEW JERSEY,
PENNSYLVANIA, MARYLAND, DELAWARE,
DISTRICT OF COLUMBIA, VIRGINIA,
WEST VIRGINIA, NORTH CAROLINA,
SOUTH CAROLINA, OHIO,
INDIANA, KENTUCKY,
TENNESSEE.

NEW ORLEANS OFFICE, COR. CARondelet & COMMON STS.
CLARENCE F. LOW, Manager
J. D. PEPPER, Asst. Mgr.
R. H. COLCOCK, Jr., Deputy Asst. Mgr.
LOUISIANA, MISSISSIPPI,
ALABAMA, OKLAHOMA,
FLORIDA, ARKANSAS,
TEXAS, GEORGIA.

CHICAGO OFFICE, INSURANCE EXCHANGE
ILLINOIS,
MICHIGAN, IOWA,
WISCONSIN, MINNESOTA,
MISSOURI, KANSAS, NEBRASKA,
COLORADO, N. DAKOTA, S. DAKOTA,
MONTANA, UTAH, WYOMING,
NEW MEXICO.
W. S. WARREN, MANAGER
R. H. PURCELL, Asst. Manager
W. P. ROBERTSON, Deputy Asst. Mgr.

Established 1836

Entered U. S. 184

The statement of the condition of the United States Branch on the 1st of January, 1917, in accordance with the laws of the State of New York, is as follows:

Assets	\$15,827,439.35
Liabilities	10,366,693.76
Surplus	\$ 5,460,745.59

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$152,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

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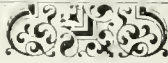
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TOTAL ASSETS OVER \$43,806,000.00

LOSSES PAID TO DATE

\$191,994,000.00

PAID SAN FRANCISCO CONFLAGRATION

\$6,000,000.00

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GENERAL

For War Service

Sixty-five new locomotives, costing over two and a half million dollars, are on order for the Pacific System lines of the Southern Pacific according to an announcement by Wm. Sproule, president of the company, who returned yesterday from New York and other Eastern cities. Ten of the locomotives are to be built at the company's shops. This latest order brings the total expenditures for new equipment by the Southern Pacific and Pacific Fruit Express of which it is half owner, to twenty-four and a half million dollars.

Discussing the labor supply of the railroads, Mr. Sproule said that if the 43,500 men at present in the service of

the Southern Pacific nearly 13,000 had registered for the army draft and over 2,800 had been named in the first draft. It is not possible to tell yet how many will be drafted into active service.

The government has contracted for 13,000,000 pairs of shoes for army and navy, besides a vast amount of harness.

It is predicted that if the new Liberal Loan bonds pay 4 percent interest the value of many securities will recede.

"When we were in Egypt Mrs. Twobble stood speechless before the pyramids," remarked Mr. Twobble. "Fancy that! I don't remember what the trip cost me, but it was worth the money."—Birmingham Age.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00

Net Surplus, 324,870 00

Total Assets, 1,286,477 00

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W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

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and at the rate of "Dollar for Dollar."

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THE Standard Accident

Insurance Company

Of Detroit, Mich.

LEM W. BOWEN, President

J. S. HEATON, Secy.

Cash Capital, \$1,000,000

Gross Assets, - 6,347,974

Claims Paid, - 22,499,862

Writes Accident and Sickness Insurance. Accident Policies Provide for—Unlimited Indemnity, Beneficiary Benefits, Accumulations, Optional Benefits, Hospital Indemnity, Combination Features, Surgeons' Fees Where no Claim for Disability is Made, Special Benefits for Sunstroke, Freezing, Etc.

Accident and Sickness Insurance for Women.

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Contracts Unexcelled. Agents Everywhere.

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THE COAST REVIEW

122 Halleck Street

San Francisco

FIRE

Walla Walla, Wash., Aug. 25.—An incendiary started a fire which burned a combined harvester at 3 a. m. and threatened the destruction of 500 acres of wheat.

St. Helena, Or., Aug. 25. — Trenholme sawmill burned in forest fire.

Redding, Cal., Sept. 1.—Two large warehouses, Fine & Sons, burned today. Contents included 250 tons of hay. Loss \$8,000 with some insurance.

San Francisco.—Fires of incendiary origin broke out simultaneously in linen closets on four floors of the Hotel Henry, 106 Sixth street, shortly before midnight, last week. The building is leased by Mergario & Labournel, the latter of whom turned in the alarm. Firemen from engine company No. 17 found oil-soaked papers burning in the linen closets on the second, fourth, fifth and seventh floors of the building. They were easily extinguished with but little damage, save to linen. The building is owned by Edward H. Mitchell, 3857 Clay street.

The recent \$100,000 fire at Fresno, Cal., is believed to have been of incendiary origin. In another fire, \$60,000 damage, ten oil tanks exploded.

Chinese Fire

Gilroy, Cal., Aug. 4.—A mysterious series of fires that followed the fatal shooting of Ah Kue early this morning destroyed three blocks near the railroad station and completely wiped out the Oriental quarter. The shooting is believed to be an incident of the tong war that has been sweeping the Coast.

COAST REVIEW SERVICE DEPARTMENT

FOR MANAGERS, BROKERS AND AGENTS

FOR READERS OF ANY KIND

FOR INSURANCE MEN AND BUSINESS MEN

FOR EMPLOYERS AND EMPLOYEES

The COAST REVIEW inaugurates a new department of personal help, as the San Francisco representative of any of its readers or friends of its readers.

The COAST REVIEW will undertake to act as the personal representative of any of its readers, in an ordinary or extraordinary transaction—to buy or sell, to make reservations, to personally communicate with business or insurance men in San Francisco, to recommend insurers and agents and brokers, to recommend policies and companies.

The COAST REVIEW will act for you, no matter where you are. Do you want a rumor investigated, ask us. Do you want to know the record or reputation of any company, ask us. Do you want an insurance agency, ask us. Do you want to communicate with a reliable broker, ask us.

The COAST REVIEW will place you in correspondence with reliable people. Do you want to sell or buy stock or land? Let us hear from you. Do you want any insurance book or publication, let us hear from you. Do you want to know how the ———— settled San Francisco Conflagration losses, ask us. Do you want to know if the ———— is making or losing money, ask us. Do you want to know if the new store has a bad fire record, ask us.

Agents and Correspondents Wanted.

The Metropolitan Life Insurance Company

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

OREGON

State Fire Marshal Harvey Wells' first bulletin says:

A town looks like its citizens.

Is there anything wrong with your town?

Are the back lots filled with rubbish?

Are the basements full of trash?

Is there rubbish leading to exits that people would have to pass over?

If there are any of these conditions existing, then there is something the matter with your town.

People judge a town by its looks.

Clean up your town.

It will mean dollars and cents to you.

Idaho law makes sabotage or the distribution of sabotage literature a felony.

Be Patriotic !

SHOW YOUR AMERICANISM
By Patronizing American Institutions !

Tell Your Clients that there are no Fire Insurance Companies
the world over that are stronger financially, are better
managed or have a cleaner reputation for fair
dealing with honest claimants

FIRE INSURANCE and ALLIED LINES

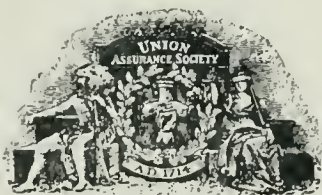
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THE COAST REVIEW

INSURANCE

SEPTEMBER

A Useful Publication

In its 47th year

COAST REVIEW

INSURANCE AND INVESTMENTS

ESTABLISHED IN 1871

Entered at San Francisco Postoffice as second-class
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Indebtedness*

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MONEY

Money in circulation in this country now amounts to \$46.39 per capita, a gain of over 30 percent over 1914. Bank notes are falling off. Federal Reserve notes are gaining fast and now amount to \$494,000,000 against \$711,000,000 bank notes. Gold coin and gold certificates are increasing notably, and now amount to \$2,448,000,000.

Silver has advanced again, to 44½ pence (89 cts.) in London.

California July Bank Clearings

	1917	1916
San Francisco	\$120,480,072	\$277,981,616
Los Angeles	124,698,000	100,528,932
Oakland	22,358,169	18,344,500
Sacramento	13,259,586	10,094,546
San Diego	8,976,651	9,056,234
Fresno	6,723,237	4,397,394
Stockton	7,203,045	5,519,390
San Jose	3,695,513	3,427,054
Pasadena	4,332,228	3,801,489
Bakersfield	3,033,734	1,811,896
Santa Rosa	1,011,732	967,300
Long Beach	2,976,018	2,516,526

San Francisco again finds itself unable to sell its bonds. The control by unions, the socialistic hostility to capital and contempt of its rights, have given the city a poor name among investors.

The municipal railways of San Francisco are operated at a loss. This has been the case for some time. Property-owners were heavily assessed to build the long Twin Peaks tunnel, opening westward into a very sparsely settled district. This road will not pay for years. The supervisors are resolved to make it pay if possible by building down Market street to the Ferries, making four tracks and therefore seriously damaging this thoroughfare for business and tax-revenues. The taxpayers are helping to support the municipal railways by paving the streets between the rails, by loss of 2 percent of car receipts, by depreciation not yet charged, by interest on the cost investments. The Vanness ave.-Portrero and the Stockton street lines are operated at a daily loss, and the new Church street and Tunnel lines will be operated at a loss, to be paid for by taxes to be later collected.

VISITORS

United States Manager Wray of the Commercial Union visited San Francisco last month.

President Chapman of the American Central of St. Louis visited San Francisco last month.

Both gentlemen attended the famous Bohemian Club Midsummer Jinks.

Rufus M. Potts, recently insurance superintendent of Illinois, has been enjoying a restful vacation in California. Mr. Potts believes that German insurance companies should not be allowed to transact any business in the United States during the war.

President Heber J. Grant and Secretary Cannon of the Home Fire of Salt Lake were among the San Francisco visitors last month.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$8,146,446.99
Surplus as to
Policyholders
\$13,146,446.99



Cash Assets Now
\$26,693,568.89

Losses Paid
in
98 Years

\$157,580,591.00

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

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HARTFORD FIRE

Insurance Company

Chartered 1810



FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE

Assets, January 1, 1917, **\$29,878,349 00**

Surplus to Policyholders, **10,682,226 00**

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ADAM GILLILAND, Assistant General Agent

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SEPTEMBER, 1917

The Coast Review

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In the 47th Year

Foreign, \$3.50

Volume 91

San Francisco, California, U. S. A.

Number nine

Entered at San Francisco Postoffice as second-class mail matter

THE MONTH

The New York new standard policy has appeared and is printed elsewhere. It is to be used in New York after January 1. Many states require the use of the same form but whether this old legislation applies to the new form is uncertain. New legislation may be necessary unless the attorney-general rules otherwise.

A new trading with the enemies act, which may stop all insurance in German companies in this country, awaits President Wilson's signature, at this writing.

Congress has enacted a law providing for insurance of soldiers and the payment of benefits to surviving dependents, in lieu of the old pension system. Particulars elsewhere. This is very radical legislation, but necessary in some form. The government bears all expense except the initial \$8 per \$1,000, which merely covers the cost of two-year term life insurance.

The life companies generally are reporting notable gains in new business for the first half-year.

The fire companies very generally are reporting depleted surplus and an increased loss ratio.

J. K. Hamilton, assistant general agent of the North America, and with the company in San Diego and in San Francisco for many years, went home weary at the close of an unusually warm day, lay down, and said "I guess this is the end," and soon thereafter died.

The American Eagle, the Continental and the Fidelity-Phenix, strong companies which for some years have operated "outside," have entered the Board of Fire Underwriters of the Pacific.

The war in Europe in the past thirty days has given notable victories to the Entente over fighting Germans and Austrians.

INSURANCE IN THE HIGHEST COURTS

RECENT RULINGS

MARINE INSURER IN COURT

FEDERAL

Kahmann & McMurry v. Aetna Ins. Co., 242 F. 20.

Constructive Total Loss

Whatever may constitute a constructive total loss under the terms of a marine policy, it is not incumbent upon the insured to raise and dock a vessel and have her repaired, in order to ascertain whether or not the repairs will cost the percent of her agreed value named in the policy.

Extent of Loss and Liability of Insurer

A policy of insurance on a tug provided that in case of a loss the insured use every effort to safeguard, recover, and repair the vessel, and that if they did not the insurer might cause it to be recovered and repaired for the account of the insured, contributing its own part of the expense. The tug struck an obstruction and was sunk, resting on some stumps, which caused further injury by straining and twisting. A surveyor employed by the owners reported that the vessel was not worth repairing, and they gave notice to the insurer of abandonment. The insurer refused to accept the surrender, but proceeded to have the tug raised and repaired, and then tendered to the insured on condition of the payment of a sum claimed to be due from them for the repairs. Without waiving the right of abandonment, they requested a detailed statement of the account, and that a few days' test be

made to determine whether the boat had been restored to as good condition as before the accident. These requests were not complied with, and they brought suit on the policy. Held that, whether or not they had the right to abandon in the first place as for a constructive total loss, their requests were reasonable, and they could not be required to accept the vessel, unless the conditions offered were complied with.

Acts Avoiding Policy—Waiver

A claim by the insurer of a vessel that the policy had been avoided by its assignment after a loss held waived, where the insurer proceeded to raise and repair the vessel under the provisions of the policy and demanded contribution from the insured.

* * *

The policy was for \$2,500, and fixed the value of the vessel at \$3,000. For the difference between the value as fixed and the face of the policy the owners became coinsurers. While plying in the Atchafalaya river, on January 23, 1908, the vessel struck an obstruction; a hole in the starboard bow resulting. She was put into shore and lines were made fast to the bank. Syphons were rigged up, but she immediately filled with water. She settled on stumps amidship, listing outboard. After sinking, the roof of the cabin and the funnel could be seen; the water on the shore side being from 6 to 10 feet deep, and on the outside from 20 to 30 feet.

On May 25th the surveyors made a report to the effect that the repairs in-

dicated had been made to their entire satisfaction, and the opinion was expressed that the vessel was in a good and seaworthy condition. Libelants had no notice of these surveys. One of the surveyors was a member of the firm which repaired the vessel. One of the surveyors testified that the vessel was "river-worthy," as distinguished from seaworthy.

After the report of Capt. Morse had been received by respondent's agents, they wrote to their attorneys, who sent the letter to attorneys for libelants, stating that the damaged parts of the Greyhound would be duly repaired, and the boat put in as good condition as before the accident. This letter further stated that the expenses incident to the repairs would amount to only a few hundred dollars, and suggested that, under the terms of the policy, these repairs would have to amount to \$2,250 in order to justify an abandonment. The letter further stated that, in accordance with the terms of the policy, the assured having neglected to recover or repair the vessel, they would continue the operations already begun, and cause the vessel to be repaired for account of the assured, and stating that due settlement would be made in accordance with the terms of the policy. In response, attorneys for the libelants wrote to attorneys for respondent:

"They [Mehle & Kausler, agents] made no mention of the fact that Capt. Morse reported that the hull was twisted and strained. If your clients understood what would be necessary to properly take out the twist and the strain, they would not have suggested a sum, which will not be sufficient to even clean up and paint the boat in a

proper manner, as a sum sufficient to rebuild this vessel."

The letter continued to the effect that the abandonment theretofore made was still insisted upon, and a claim for total loss persisted in, and gave notice that all costs and expenses incurred since the abandonment, and all costs and expenses which might thereafter be incurred, would be at the sole cost and expense of respondent.

It is insisted by respondents that the circumstances which would justify abandonment as for a constructive total loss did not exist; that the expenses of repair, excluding the cost of raising and docking the vessel, were less than 25 percent of the value of the vessel, instead of 75 percent, as required by the provision as to abandonment. It is argued by libelants that the abandonment clause is in conflict with the English and American rules as to what constitutes a total constructive loss, and that, being at variance with the substantial purposes of the policy as a contract of indemnity, the clause is void. It is certainly true that, under the terms of this clause, a contract intended to be one of indemnification might become, instead, a substantial liability of the insured. Under its terms as written, the cost of raising and docking the ship might exceed the amount of the insurance or the value of the vessel, and yet the vessel not be regarded as a constructive total loss. As the case may be disposed of upon other issues, it is not necessary to consider the validity of this clause.

Whatever may constitute a constructive total loss, it is not incumbent

upon the insured to raise and dock a vessel and have her repaired, in order to ascertain whether or not the repairs will constitute 75 percent of the agreed value of the vessel. The effort at abandonment, or the intention to abandon, may be in entire good faith, notwithstanding it subsequently appear that the repairs might be made for a lesser percentage than that required by the policy as the measure.

Whether the insured were justified in treating the wreck as a total loss, and refusing to have her repaired or not, the policy provided for the contingency of such refusal, and the insurers acted upon the authority given them in that contingency. Notwithstanding the very apparently bad condition of the vessel, and notwithstanding the fact that the mere raising of her and getting her to dock cost approximately one-third of the agreed value of the vessel, she was, under the provisions just mentioned, raised, taken to the shipyard, and repaired. These repairs were in accordance with the survey heretofore referred to, of which the libelants had no notice; and after the repairs were completed, what is called a tender of the vessel was made to the insured, conditioned upon the payment of \$536.71. Prior to this tender another survey was made by the same inspectors, again without any notice to the insured. This report stated that the vessel was in a good and seaworthy condition. During the interval between the wreck and this tender the insured had persisted in their action of abandonment. The insurers, on the other hand, acted upon the assumption that the circumstances

authorizing abandonment did not exist.

When the conditional tender was made, the insured asked for an opportunity of ascertaining whether or not the conclusion of Capt. Morse that the vessel had been so strained that it could not be properly repaired was warranted. This request for a test was based upon the assumption that the vessel, having been stayed by stumps amidship, her bow on the port side being held up by lines to the bank, and her stern being in deep water, all of the planks and fastenings of the vessel were strained from their proper position, and that the vessel was so seriously hogged that, while she might, after repairs, have the appearance of being seaworthy, the vibrations of the engine would cause the seams to almost immediately open, and that she would at once go down at both ends. The contention does not seem to be an unreasonable one, and the insured were certainly warranted in apprehending that the views of Capt. Morse (admittedly a person of capacity and experience) were justified by the facts. This request for a test was refused; the insurers proposing as a substitute to permit a dock trial and a running test of two hours on the river.

Assignment having been made, notice was given to the company; without any suggestion of any injury resulting to the company from such assignment, and without assigning any reason for such action, the company declared the policy void because of the assignment made to Von Schoeler. It will not be necessary for us to con-

sider whether such a provision in the policy can be arbitrarily used to defeat rights which have already arisen thereunder. It is enough to say with reference to the matter under consideration that, after having declared the policy voided by reason of this assignment, the insurers raised and docked the vessel and had her repaired, and made demands upon the insured for the costs of the repairs. They (the insurers) treated their cancellation as ineffective; and, since the insured had not complained of this, we see no reason why we should take a different view.—242 F. 20.

The judgment of the district court will be reversed, and judgment here rendered for the libelants in the amount of their policy, with interest.

FIRE INSURERS IN COURT

CALIFORNIA

Wing Chung Long Co. v. Prussian Nat. Ins. Co., 166 P. 358

Cancellation of Policy By Insurer

The insurer having under provision of standard policy prescribed by St. 1909, p. 404, that it may be canceled at any time, by the company by giving five days' notice of cancellation, right to elect arbitrarily to cancel it, the notice definitely informing insured that cancellation was made is effective, though from such notice and a previous one it would be understood that the company elected to rescind on the ground of nonpayment of premium, and though it had in fact been paid.

The plaintiff alleged that in January, 1913, the defendant attempted to cancel the policy by serving a notice

that the policy would be canceled for nonpayment of premium, unless within five days the plaintiff paid such premium, and that, as the plaintiff had made payment of the premium, it was led to believe:

"That if said premium was in fact paid said policy would not be canceled, and this plaintiff, knowing that said premium had been paid, did not deliver said policy to said company, and did not make demand upon said company for the return of any unearned premium thereon; that said plaintiff was entirely misled and deceived by said notice sent to said plaintiff, as aforesaid."

On September 1, 1913, the merchandise described in the policy of insurance was destroyed by fire and proof of loss was made by the plaintiff; whereupon the defendant company made reply by letter as follows:

"Gentlemen: Proof of loss under policy number and agency as above noted was duly received, and after referring to our files find that said policy was duly canceled for nonpayment of premium; and holding as we do your acknowledgment of said notice therefor in due form we return herewith said papers (proof of loss and schedule), declaring that we cannot accept of same or admit liability thereunder."

This letter was signed by the same general agent of the defendant whose signature was attached to the letter of March 25, 1913. It was stipulated at the trial that upon receipt of the letter of March 25th plaintiff took the same to Youtz, the broker, and that Youtz advised the plaintiff to pay no attention to the same, and that the plaintiff did not tender a surrender of its policy or demand the unearned premium from the defendant. There was no testimony showing what effect this advice of Youtz (conceding it to be material) had upon the plaintiff, and

there was no testimony showing whether plaintiff secured other insurance upon its property. It was stipulated that the premium had in fact been paid to Youtz at the time the policy was issued, and that for the purpose of collecting the same Youtz was the agent of the defendant.

The single question presented seems to be as to whether, assuming that the company based its notice of cancellation upon the ground that the premium had not been paid, when in fact payment thereof had been made, the cancellation became of effect. As to whether the notice of cancellation clearly showed that the company elected to rescind because of alleged nonpayment of premium need not be determined; it may be assumed that such was the understanding which should be gathered from the notices received by the plaintiff. Counsel for respondent argues that, having elected to cancel the policy upon a ground which was not available to it, for the reason that the facts were wanting to sustain it, the company is estopped to insist upon the cancellation.

It will be noticed that as between the insured and insurer there is a mutual right of cancellation given under the policy the form of which is prescribed by the statute hereinbefore referred to. The insured has the right to elect arbitrarily to cancel the policy and the insurer has the same arbitrary right to cause cancellation to be made, with the condition that the notice of cancellation shall not become effective for five days. This latter provision undoubtedly is for the purpose of allowing the insured to obtain other insurance if he so desires. If the right of the insurer to cancel its policy was limited to certain conditions or contingencies, then, where notice of cancellation referred to one of those grounds, such as nonpayment of premium, such notice would be ineffectual where the insured could show that the premium in fact had been paid, even though, had some other of the permitted grounds been assumed by the insurer, the notice of cancellation would have been

effective. In such a case the argument of respondent without doubt would be incontrovertible.

Here the notice given to the insured definitely informed the latter that cancellation was made of the policy. The insurer was not under necessity to state the grounds upon which such cancellation was based, and a misstatement of the grounds which might have influenced it to take the action would not, in our opinion, have the effect of nullifying the notice of cancellation.

The trial court made a finding that the notice of cancellation was misleading. The notice was not misleading in that there was any ambiguity or uncertainty as to the advice given by it to the insured that the policy was canceled and the finding referred to, to our mind, fails to find support in the evidence.

Our conclusion is that, on the record as it is presented to us, the judgment for the plaintiff cannot be sustained.

Other questions argued by appellant we think it unnecessary to discuss in view of the conclusion expressed upon the main proposition involved in the case.

The judgment is reversed. — *Pacific Reporter*, Sept. 3, 1917.

The substance of the above decision previously appeared in the *Coast Review* as a news item.

Here are the facts:

The Prussian National through its general agent at Los Angeles employed the notorious Youtz as its agent.

Youtz collected the premium. Apparently he did not pay the money to the general agent.

Notice of cancellation was sent to the Chinese firm because the premium, though paid to their agent, had not been paid to the general agent of the company.

The insured are Chinamen, unfamiliar with our language and insurance customs and contracts.

Under the circumstances, it seems to us that the Prussian National was and still is in equity bound to pay the claim of the Wing Chung Co.

Failing to pay it, the company must expect to forfeit the business of all Chinamen in this country.

Mutual's By-Laws—

Thresher Off Premises

Fire policy, including an application for insurance on a "threshing separator on or off premises," notwithstanding by-law permitting insurance of threshers only while in store, covered a thresher which at time of loss was off the premises.

Policy of township mutual fire insurance company, authorized by Gen. Laws 1915, c. 107, and not forbidden by its articles of incorporation, covering thresher on or off premises, was not ultra vires because a by-law limited insurance to threshers in store.

Where township mutual fire insurance company issued policy on thresher on or off premises and received premium, it could not say that contract was beyond its corporate powers to insure threshers anywhere, though a by-law only permitted policies on threshers in store.—163 N. W. 290.

Mortgagee Refuses to Abide

By Appraisalment

Where loss of building and furniture occurred on policy containing mortgage clause covering building, mortgagee's refusal to abide by appraisalment and his suit to recover insured value held not to give insurer the right to enjoin the owner's action to recover for furniture loss, on theory

of a right of set off if mortgagee recovered more than amount fixed by appraisalment.—*Ætna Ins. Co. v. Pelham*, 76 So. 153.

Warranty

"Book warranty and iron-safe clause" in fire insurance policy held a promissory warranty, complied with by insured's production of his last inventory and next preceding one, with complete set of books from last inventory to fire.

Issue of Willful Burning

General denial is insufficient in action on fire insurance policy to present issue of insured's willful burning of property.—*Springfield F. & M. Ins. Co. v. Griffin*, 166 P. 431.

MISCELLANEOUS INSURERS IN COURT

Lack of Good Faith

Though contract of indemnity insurance gives insurer exclusive right to control defense of any action against insured for personal injuries, there is implied obligation that insurer exercise good faith.

Complaint, in action by holder of indemnity policy, held to sufficiently allege insurer's bad faith in control of defense of action against insured whereby he suffered judgment for amount greater than policy.—*Brunswick Realty Co. v. Frankfort Ins. Co.*, 166 N. Y. S. 36.

Where Employer Knows

Rule that where employer has knowledge of previous dishonesty of an employee and accepts indemnity assurance without disclosing such knowl-

edge to innocent indemnitor a fraud is committed, and the indemnitor is not bound, held to apply only where employer has actual knowledge. — 76 So. 103.

LIFE INSURERS IN COURT

Delivery of Policy

Life policy held delivered, either when placed in mails by insurer at its home office, directed to one of its agents who was to forward same to another agent for delivery, or when transmitted to second agent to make delivery.

Need Not be in Same Condition of Health

Policy held not to require that insured, at time of approval of his application and of issuance and delivery of his policy, should be in same condition of health as he was when he signed his application; requirement as to health being that insured should be in same condition when first premium is paid as he was at date of application.—93 S. E. 95.

No Forfeiture

Failure of insured to tender amount of premium notes on reduced policy held not to work forfeiture thereof, where insurer never accepted notes or made demand for payment.—National of U. S. v. Eggleston, 195 S. W. 942.

Fraudulent Statements

Effect of false statements amounting to fraud that avoids contract of life insurance is not dependent on fact they were made by person suing on policy, or that they were made without his knowledge. — Pacific Mut. Life Ins. Co. v. Hayes, 76 So. 12.

GENERAL

To this generation of Americans and Europeans this world will never be the same world again.

Father George Washington cut quite a dash when he wrote "I have only to suggest that it" and drew a cross over four "t's" in three words with one dash of his quill pen. Try it.

There are twenty-eight species of bats in California. There are 541 species of birds. The scientific name of the bat is chiroptera, which means hand-wings. There are many bats in dry states.

If you are interested in the I. W. W. Apaches you must have read on page 660 August Coast Review their "Doctrines." Their quotations are from soap-box talk on Grant avenue, near Market street, San Francisco, before the Fair.

Every man's widow or children will find immediate use for life insurance money. If he had property, there are taxes to pay; if he had credit, there are debts to pay; and there are funeral bills, and probably a doctor's unpaid bill, for there is not any "no cure no pay" doctor. These bills, for the further credit of the family, must be paid promptly. The "well-to-do," even the rich, need life insurance as well as the poor; and it is the rich who have most confidence in life insurance, and buy it with the least hesitation.

JUMBO OR EXCESS LINES**Restrictive Legislation a Possibility of the Future**

Of course there are two sides to this question of large lines and reinsurances.

The companies are not all of one opinion.

Local agents and brokers appear to have no very pronounced views, though they are primarily responsible for the writing of jumbo lines.

President Snow of the Home has asked the agents of that company for an expression of their views.

Bills restricting the proportion of an accepted risk which may be reinsured have recently been under consideration by legislatures. These bills may be regarded as signs of the times. Though failing to become laws, another winter or two may similar bills turned into laws.

The writing company is responsible for the unearned premium and for any loss under the reinsured part of the insured risk. If this liability were statutory, though the reinsurance premium were paid out, there might be no "jumbo" or excess lines discussion. The unearned reinsurance premium liability, however, appears in the reports made by the admitted reinsurer.

The Home has repeatedly indicated its preference for net lines, but is constantly importuned, by letters and telegrams, to authorize large excess lines in numerous specific cases.

The Continental has always favored the writing of net lines. President Evans favors some limitation on the line to be written in this country by an individual company.

The Hartford Fire opposes jumbo lines but President Bissell says the problem should be settled by time rather than by dangerous restrictive legislation.

Evans on New York Rates

New York.—President Henry Evans of the American Eagle, Continental and Fidelity-Phenix, writing to the Advisory Counsel of Real Estate Interests, says New York city rates should be revised, as rates on some classes are too high and on others are

too low. But the conflagration hazard must not be overlooked, and allowances must be made for the higher expenses of transacting business in a great city.

Montana Insurance Report

The 1916 Report of the Insurance Department of Montana is at hand, and very handy too.

The total premiums received in Montana last year were—

Fire	\$3,414,296
Life	3,597,773
Assessment life	36,463
Industrial life	114,751
Miscellaneous	1,409,186

Total in 1916 \$8,572,469

Total in 1915 6,801,597

Increase \$1,770,872

Hail and tornado premiums amounted to \$357,821; sprinkler, only \$266; livestock, \$47,532; auto and teams property damage, \$14,585. Miscellaneous premiums increased \$527,820, being \$1,409,186.

The war appears to have done much for Montana.

California Steam Boiler and Machinery Business in 1916

	Prem.	Losses
Ætna Acci. & Liab.	\$ 94	\$. . .
Employers Liability	1,824	. . .
Fidelity & Casualty	11,277	. . .
Hartford S. B. & Insp.	47,893	356
London Guar. & Acci.	1,029	. . .
Maryland Casualty	6,765	121
Ocean Acci. & Guar'ty	1,365	. . .
Royal Indemnity	3,530	. . .
U. S. Casualty	61	. . .
	<hr/> \$73,715	<hr/> \$ 477

The state of California does not insure. A great deal of insurance money—securities is locked up in the capitol at Sacramento. These securities may be burned or stolen. There is no insurance.

A Spanish maxim is: "A thing may not happen in a year, and yet may happen within two minutes."

(New York New Standard Form of Policy)

No.

The Blank Fire Insurance Company

Amount \$ Rate Premium \$

In Consideration of the Stipulations Herein Named

and of Dollars Premium
does insure and legal representa-
tives, to the extent of the actual cash value (ascertained with proper deductions
for depreciation) of the property at the time of loss or damage, but not exceed-
ing the amount which it would cost to repair or replace the same with material
of like kind and quality within a reasonable time after such loss or damage,
without allowance for any increased cost of repair or reconstruction by reason of
any ordinance or law regulating construction or repair and without compensa-
tion for loss resulting from interruption of business or manufacture, for the
term of from the day
of 19 . . . , at noon, to the day
of 19 . . . , at noon, against all *Direct Loss and*
Damage by Fire and by removal from premises endangered by fire, except as
herein provided, to an amount not exceeding Dollars,
to the following described property while located and contained as described
herein, or pro rata for five days at each proper place to which any of the prop-
erty shall necessarily be removed for preservation from fire, but not elsewhere,
towit:

.
.

This policy is made and accepted subject to the foregoing stipulations and
conditions, and to the stipulations and conditions printed on the back hereof,
which are hereby made a part of this policy, together with such other provisions,
stipulations and conditions as may be endorsed hereon or added hereto as herein
provided.

In Witness Whereof, this Company has executed and attested these pres-
ents.

- 1 **Fraud, misrepresentation, etc.** This entire policy shall be void if the insured
2 has concealed or misrepresented any ma-
3 terial fact or circumstance concerning this
4 insurance or the subject thereof; or in case of any fraud or false
5 swearing by the insured touching any matter relating to this
6 insurance or the subject thereof, whether before or after a loss.
- 7 **Uninsurable** This policy shall not cover accounts, bills,
8 **and** currency, deeds, evidences of debt, money,
9 **Excepted property.** notes or securities; nor, unless specifically
10 named hereon in writing, bullion, manu-
11 scripts, mechanical drawings, dies or patterns.
- 12 **Hazards not** This Company shall not be liable for loss
13 **covered.** or damage caused directly or indirectly by
14 invasion, insurrection, riot, civil war or
15 commotion, or military or usurped power, or by order of any
16 civil authority; or by theft; or by neglect of the insured to use
17 all reasonable means to save and preserve the property at and
18 after a fire or when the property is endangered by fire in
19 neighboring premises.
- 20 **This entire policy shall be void, unless otherwise provided**
21 **by agreement in writing added hereto,**
- 22 **Ownership, etc.** (a) if the interest of the insured be other than
23 unconditional and sole ownership; or (b) if
24 the subject of insurance be a building on ground not owned by
25 the insured in fee simple; or (c) if, with the knowledge of the
26 insured, foreclosure proceedings be commenced or notice given
27 of sale of any property insured hereunder by reason of any mort-
28 gage or trust deed; or (d) if any change, other than by the death
29 of an insured, take place in the interest, title or possession of
30 the subject of insurance (except change of occupants without
31 increase of hazard); or (e) if this policy be assigned before a loss.
- 32 **Unless otherwise provided by agreement in writing added**
33 **hereto this Company shall not be liable for loss or damage**
34 **occurring**
- 35 **Other insurance.** (a) while the insured shall have any other
36 contract of insurance, whether valid or not,
37 on property covered in whole or in part by this policy; or
38 (b) while the hazard is increased by any
39 **Increase of hazard.** means within the control or knowledge of
40 the insured; or
41 **Repairs, etc.** (c) while mechanics are employed in building,
42 altering or repairing the described premises
43 beyond a period of fifteen days; or
44 **Explosives,** (d) while illuminating gas or vapor is gener-
45 **gas, etc.** ated on the described premises; or while
46 (any usage or custom to the contrary not-
47 withstanding) there is kept, used or allowed on the described
48 premises fireworks, greek fire, phosphorus, explosives, benzine,
49 gasoline, naphtha or any other petroleum product of greater
50 inflammability than kerosene oil, gunpowder exceeding twenty-
51 five pounds, or kerosene oil exceeding five barrels; or
52 **Factories.** (e) if the subject of insurance be a manufac-
53 turing establishment while operated in
54 whole or in part between the hours of ten P. M. and five A. M.,
55 or while it ceases to be operated beyond a period of ten days; or
56 **Unoccupancy.** (f) while a described building, whether in-
57 tended for occupancy by owner or tenant, is
58 vacant or unoccupied beyond a period of ten days; or
59 **Explosion,** (g) by explosion or lightning, unless fire
60 **Lightning.** ensue, and, in that event, for loss or dam-
61 age by fire only.

62 Unless otherwise provided by agreement in
63 **Chattel mortgage.** writing added hereto this Company shall
64 not be liable for loss or damage to any property insured here-
65 under while incumbered by a chattel mortgage, and during the
66 time of such incumbrance this Company shall be liable only
67 for loss or damage to any other property insured hereunder.

68 **Fall of building.** If a building, or any material part thereof,
69 fall except as the result of fire, all insurance
70 by this policy on such building or its contents shall immediately
71 cease.

72 The extent of the application of insurance
73 **Added clauses.** under this policy and of the contribution to
74 be made by this Company in case of loss or damage, and any
75 other agreement not inconsistent with or a waiver of any of
76 the conditions or provisions of this policy, may be provided for
77 by agreement in writing added hereto.

78 **Waiver.** No one shall have power to waive any provision
79 or condition of this policy except such
80 as by the terms of this policy may be the subject of agreement
81 added hereto, nor shall any such provision or condition be held
82 to be waived unless such waiver shall be in writing added hereto,
83 nor shall any provision or condition of this policy or any for-
84 feiture be held to be waived by any requirement, act or proceed-
85 ing on the part of this Company relating to appraisal or to any
86 examination herein provided for; nor shall any privilege or per-
87 mission affecting the insurance hereunder exist or be claimed by
88 the insured unless granted herein or by rider added hereto.

89 **Cancellation** This policy shall be cancelled at any time
90 **of policy.** at the request of the insured, in which case
91 the Company shall, upon demand and sur-
92 render of this policy, refund the excess of paid premium above
93 the customary short rates for the expired time. This policy
94 may be cancelled at any time by the Company by giving to the
95 insured a five days' written notice of cancellation with or with-
96 out tender of the excess of paid premium above the pro rata
97 premium for the expired time, which excess, if not tendered,
98 shall be refunded on demand. Notice of cancellation shall state
99 that said excess premium (if not tendered) will be refunded on
100 demand.

101 **Pro rata liability.** This Company shall not be liable for a
102 greater proportion of any loss or damage
103 than the amount hereby insured shall bear to the whole
104 insurance covering the property, whether valid or not and
105 whether collectible or not.

106 **Noon.** The word "noon" herein means noon of
107 standard time at the place of loss or damage.

108 **Mortgage** If loss or damage is made payable, in whole
109 **interests.** or in part, to a mortgagee not named herein
110 as the insured, this policy may be cancelled
111 as to such interest by giving to such mortgagee a ten days'
112 written notice of cancellation. Upon failure of the insured to
113 render proof of loss such mortgagee shall, as if named as insured
114 hereunder, but within sixty days after notice of such failure, ren-
115 der proof of loss and shall be subject to the provisions hereof as
116 to appraisal and times of payment and of bringing suit. On pay-
117 ment to such mortgagee of any sum for loss or damage here-
118 under, if this Company shall claim that as to the mortgagor or
119 owner, no liability existed, it shall, to the extent of such pay-
120 ment be subrogated to the mortgagee's right of recovery and
121 claim upon the collateral to the mortgage debt, but without
122 impairing the mortgagee's right to sue; or it may pay the mort-

123 gage debt and require an assignment thereof and of the mortgage.
124 Other provisions relating to the interests and obligations of such
125 mortgagee may be added hereto by agreement in writing.

126 **Requirements in** The insured shall give immediate notice, in
127 **case of loss.** writing, to this Company, of any loss or
128 damage, protect the property from further
129 damage, forthwith separate the damaged and undamaged
130 personal property, put it in the best possible order, furnish a
131 complete inventory of the destroyed, damaged and undamaged
132 property, stating the quantity and cost of each article and the
133 amount claimed thereon; and, the insured shall, within sixty
134 days after the fire, unless such time is extended in writing by
135 this Company, render to this Company a proof of loss, signed
136 and sworn to by the insured, stating the knowledge and belief
137 of the insured as to the following: the time and origin of the fire,
138 the interest of the insured and of all others in the property, the
139 cash value of each item thereof and the amount of loss or damage
140 thereto, all incumbrances thereon, all other contracts of in-
141 surance, whether valid or not, covering any of said property,
142 any changes in the title, use, occupation, location, possession, or
143 exposures of said property since the issuing of this policy, by
144 whom and for what purpose any building herein described and
145 the several parts thereof were occupied at the time of fire; and
146 shall furnish a copy of all the descriptions and schedules in all
147 policies and if required, verified plans and specifications of any
148 building, fixtures or machinery destroyed or damaged. The
149 insured, as often as may be reasonably required, shall exhibit
150 to any person designated by this Company all that remains of
151 any property herein described, and submit to examinations
152 under oath by any person named by this Company, and
153 subscribe the same; and, as often as may be reasonably
154 required, shall produce for examination all books of account,
155 bills, invoices, and other vouchers, or certified copies thereof,
156 if originals be lost, at such reasonable time and place as may
157 be designated by this Company or its representative, and shall
158 permit extracts and copies thereof to be made.

159 **Appraisal.** In case the insured and this Company shall
160 fail to agree as to the amount of loss or
161 damage, each shall, on the written demand of either, select
162 a competent and disinterested appraiser. The appraisers
163 shall first select a competent and disinterested umpire; and
164 failing for fifteen days to agree upon such umpire then, on
165 request of the insured or this Company, such umpire shall be
166 selected by a judge of a court of record in the state in which
167 the property insured is located. The appraisers shall then
168 appraise the loss and damage stating separately sound value
169 and loss or damage to each item; and failing to agree, shall
170 submit their differences only, to the umpire. An award in
171 writing, so itemized, of any two when filed with this Company
172 shall determine the amount of sound value and loss or
173 damage. Each appraiser shall be paid by the party selecting
174 him and the expenses of appraisal and umpire shall be paid
175 by the parties equally.

176 **Company's** It shall be optional with this Company to
177 **options.** take all, or any part, of the articles at the
178 agreed or appraised value, and also to
179 repair, rebuild, or replace the property lost or damaged with
180 other of like kind and quality within a reasonable time, on
181 giving notice of its intention so to do within thirty days
182 after the receipt of the proof of loss herein required; but

- 183 **Abandonment.** there can be no abandonment to this Com-
 184 pany of any property.
 185 **When loss** The amount of loss or damage for which
 186 **payable.** this Company may be liable shall be pay-
 187 able sixty days after proof of loss, as herein
 188 provided, is received by this Company and ascertainment of
 189 the loss or damage is made either by agreement between the
 190 insured and this Company expressed in writing or by the
 191 filing with this Company of an award as herein provided.
 192 **Suit.** No suit or action on this policy, for the
 193 recovery of any claim, shall be sustainable
 194 in any court of law or equity unless all the requirements of
 195 this policy shall have been complied with, nor unless com-
 196 menced within twelve months next after the fire.
 197 **Subrogation.** This Company may require from the insured
 198 an assignment of all right of recovery
 199 against any party for loss or damage to the extent that pay-
 200 ment therefor is made by this Company.

Proposed Paid Fire Department in Hilo, T. H.

The fact that the Board of Trade has received a report from one of its committees declaring in favor of a paid fire department for the city of Hilo is one of the strongest proofs of the development of Hilo from the village class to a real city. Recent visitors to Hilo who had not seen this city for some years have been greatly surprised at its fine growth, its splendid stores, smooth streets and general air of prosperity.

Until this time the city has put up with a volunteer fire department which, at times, has done fair work. But volunteer firemen cannot be expected to give up their time and energy to properly caring for the involved machinery which goes to the equipment of a good fire fighting organization. Nevertheless, we believe that very careful estimates as to necessary new equipment and overhead expenses should be made, and whether the establishment of a paid department would have any effect upon rates of fire insurance in town. — Hilo Tribune.

Riverside, Cal.—The Realty Board is fighting the occupational tax of \$24 a year, as the state also charges a license fee. [Realty men who also do an insurance business need pay the insurance license tax only.] Bylaw No. 1 was amended so that the title of the organization will be henceforth the

Riverside Realty and Insurance Board. The bylaws were also ordered amended so that a committee of insurance men will pass exclusively upon all matters strictly within their province, and of real estate men on purely real estate matters.

Personal

Mrs. D. M. Rolph of Denver, actuary and deputy insurance commissioner of Colorado, was in Chicago this week on official business. The Marquette National Fire is applying for admission to the state and Mrs. Rolph was making the examination. Mrs. Rolph entered the insurance commissioner's bureau when E. E. Rittenhouse was head of the office. She is one of the most capable women in the country and as deputy commissioner has filled the office with great intelligence and fidelity. Mrs. Rolph is a charming woman personally and has a wide circle of friends.—National Underwriter.

American ship-builders took a contract from the British government for 500 u-boat chasers. They are 80 ft. long and 12½ ft. beam, with 4½ ft. draft. The order was filled in just 400 days. Every chaser stood the severe tests made by the buyer; every engine worked without a flaw; and every boat made 21 miles an hour.

Prepare for the impounding of all American funds of enemy countries' insurance companies.

PROGNOSTICATIONS

Northern Part of Los Angeles Is Being Deserted by Big Business

A Burning Issue to be Considered by Fire Underwriters

A fortune teller will study the face of the female customer, her age, and so forth, ere she ventures a statement of the future of the candidate and receives the silver emolument. On the same principle I will endeavor briefly to diagnose the fire risk future of the northern part of Los Angeles, California, that part of the city that is to be deserted in a few months by those vast dry goods emporiums that now decorate our streets and command the attention of the skirt-covered buying contingent of the voters of this commonwealth.

This week a Hebrew clothing dealer has been arrested for preparing to ignite his large clothing store at First and Main; this week also a lot of one story buildings on Spring between Third and Fourth have been saluted with the torch of the incendiary and a few minute retail operators compelled to suspend their commercial operations. If this happens before the great dry goods companies have moved, what will occur afterwards? When the crowd has departed and the streets are as lonely as an Arizona mining town, with merchants gazing idle into the ambient atmosphere of California and turning to their vast stocks of unsold goods? In the case at bar—so to speak—the Hebrew clothing merchant—he defends himself by saying that the multitude of celluloid collars and cuffs found piled in the roof about a quantity of sawdust and shavings, was the work of enemies who desire to injure his reputation.

CONFLAGRATION POSSIBILITIES

The cool west winds that blow in September from the distant islands of Japan may carry the blaze from the corner of 2nd and Broadway to the corner of 4th and Main, two blocks east and two blocks south. This would destroy the majority of the one story structures now serving the mercantile

purposes of our citizens; it would also include the city hall, the Washington building, Higgins building and the two ancient buildings erected years ago by the Stimson estate—the Douglass and the Stimson. Should these large buildings be saved much benefit to the future of the city would be assured, for it is these one story or two story erections in the presence of modern elaborate and lofty erections that tend to make a district unpopular for mercantile purposes.

A BLESSING IN DISGUISE

The burning of old San Francisco was really a blessing in disguise and of great benefit to those insurance companies who paid in full the losses incurred by property owners. Thousands of ancient, black smoke covered, wormeaten buildings were destroyed, where now modern brick buildings substitute. A vast improvement to the city has resulted. The bright side of this calamity is so evident that a philosopher excited by general principles *pro bono publico* might be tempted just for the love of his own native land to set a match to many of the ancient structures that now adorn the city of Los Angeles north of First street eight blocks distance as far as the Plaza.

30 OR MORE MAY WISH TO MOVE

No such motives will actuate the commercial solons who will stand next fall like pelicans on the seashore looking into space. Ten milliners, eight drug stores, several corset and parasol stores and eleven confectioneries will have to follow the dry goods avalanche when it emigrates to the corner of Seventh and Olive, seven blocks away. The following is not compulsory and it may not be advisable, for human avarice will raise the rents near Seventh and Olive to as much as the traffic will bear, in the railway parlance. As the voice of one crying in the wilderness to save humanity from error, and after the manner of the astute fortune teller who studies the lines of a face before reading a future, I venture there will be lots of work for the fire department of Los Angeles in the months to come. There will be salvation from bankruptcy and

there may be conflagrations of such size that much good to the city will result, so that in 1918 it will rise, like San Francisco, purified and beautified from its ashes, prepared for the great future for which it is destined. B. WARE.

Attitude of American Companies Toward German Companies

There has been considerable comment in fire insurance circles regarding the article published in last week's Advocate on the attitude of American fire insurance companies to those of German origin and ownership.

It is claimed that the legislative decision to allow German fire companies to continue their business unrestricted in any way relieves the American companies of any responsibility for taking action in this matter. We do not agree with that point of view. Fire insurance men need no telling as to the facilities which this business permits for acquiring information regarding the construction of plants and other such undertakings as are important to the prosecution of the war. Our objections to purely German companies are, firstly, that they cannot, in the light of recent disclosures as to Germany's methods of espionage, be trusted with the kind of information indicated by us; and, secondly, that however innocent they may be in this respect they still remain a part of the German system and that we are at war with that system.

We believe that those American companies having the courage and the unselfishness to sever relations with German companies at this stage will be rewarded with public favor when the inevitable day arrives when the people of this country are fully awakened to a knowledge of what Germany's plans of aggression really mean.—Insurance Advocate, New York.

No German Insurer Owns American Real Estate

Possibly it is a significant fact — possibly not—that no German insurance company owns any real estate in this country.

LONDON & LANCASHIRE FIRE INS. CO.

Increased and Profitable Business—Now Has \$30,000,000 Assets

At the recent 58th annual general meeting of the London & Lancashire Fire of Liverpool the statement submitted by the directors of the company was one of great strength, showing progress and prosperity. Premiums and reserves were increased, and the favorable loss experience justifies the increase in the net dividend.

In the fire department the net premiums amounted to \$9,517,000, a gain of some \$933,000, with 49 percent losses.

In the marine department the premiums increased 36 percent, up to \$2,445,660.

The assets amount to \$29,682,385, of which the paid up capital is \$1,320,625. The total premium income in the past year was \$16,348,635.

The United States branch has \$5,386,826 assets, a gain of \$482,171. The surplus is \$2,227,927, a gain of \$328,007. Premiums, \$2,919,203, a large gain. Loss ratio, favorable 48.

On the Pacific Coast, Manager Sam Stoy wrote \$570,830 for the company, and \$218,675 for the Orient, a total of \$791,739, with only 38 percent losses.

British Insurers Own American Real Estate

British insurance companies own real estate in this country as follows:

Atlas Assurance	\$ 60,000
Caledonian	410,000
Commercial Union Assur. . .	960,000
Liverpool & London & Globe	1,709,100
London & Lancashire Fire .	300,000
Royal	4,044,422
Scottish Union & National .	213,728
Sun Ins. Office	180,000

Realty Holdings

The stock fire companies of this country hold \$19,000,000 real estate out of a total of \$600,000,000 assets.

Agents' and Brokers' Commissions

Of the \$388,000,000 American fire and fire-marine premiums last year, 23.5 percent was paid as commissions and brokerage.

LOOKING BACKWARD

TWENTY YEARS AGO

A New York doctor tried the experiment of dropping cocaine in a fireman's eye to enable him to enter a building filled with smoke. The experiment was a success. Smoke does not injure the eyes.

The Coast Review printed a valuable review of the Chicago conflagration. Three California fire companies were wiped out—Pacific, People's and Occidental. The other two—Fireman's Fund and Union—paid in full.

FIRE

H. C. Buchenberger of the Hamburg-Bremen visited San Francisco. General Agent Herold showed him "the sights."

The Sun retired from the Landers office. W. J. Callingham was appointed general agent.

The Wolf Bros. case was tried in Portland.

The Illinois superintendent of insurance declared that a life insurance solicitor had a right to do what he pleased with his commission or any part of it. A San Francisco manager said the same thing.

The local agents of Santa Cruz, Cal., organized an insurance association.

The Southern California Insurance Association was also organized.

The St. Paul F. & M. entered Oregon.

United States fire premiums for the year before were \$131,705,748.

LIFE

Secretary Marks of the Pacific Mutual Life spoke on life insurance at an informal dinner of the Life Underwriters' Association of San Francisco. This association of managers and leaders is no longer in existence. Mr. Marks said:

"The payments made to life assurance institutions represent much of self-denial and tender consideration for others, the significance of which should not be underrated."

"A community is apt to deny recognition to many active factors at work in its midst, even though they may be productive of substantial effects for the general good. Perhaps this refers to life assurance. Say a town has a population of 2,000 adult males and that through the efforts of life agents and fraternity organizers they underwrite 500, what does this mean? Thrift and systematic habits of saving on their part, making them better citizens, a sum for investment in requisites for the support and education of families who might otherwise be a charge upon society."

The Massachusetts Benefit Life was criticised by The Coast Review. Whereupon this assessment society ordered its grave clothes.

E. W. Scott got control of the Provident Savings Life.

E. D. Williams, "actuarial manager," wrote the Coast Review, saying that in the Fawcett case he had established the right to appeal to a jury against the encroachment of corporations upon the rights of citizens.

The Coast Review wrote up John D. Mouser.

Some mischief-maker in life insurance got "the ear" of the new insurance commissioner, Andy Clunie, brother of Tom Clunie.

The Coast Review said: "Debs McNall will be sorry that this (snicide) life case is in San Francisco instead of Kranksas."

Geo. L. North was California manager for the Provident Savings Life. Both are gone.

Pratt & Archibald were California managers for the Union Central Life. Pratt is dead and Archibald, who went to Germany, came near being caught in Uncle Sam's net.

Riverside, Cal., has an Aircraft Company and an aviation school. Recently \$20 worth of advertising brought thirty replies and two actual students, making a total of nine and no two from one state.

Workmen's Compensation in the North

The British Columbia commission's report did not deal with the looting of the accident fund in the state of Washington by a bunch of political gamblers. It did not show that the Washington fund is hopelessly bankrupt. It did not show that the employers in the state of Washington will soon be taxed out of existence to make up a deficit which is beginning to assume alarming proportions. It did not show that the reserves for pensions in the state of Washington and in every other place where state insurance is in vogue are grotesquely inadequate and are not a fifth of what they should be as shown by life insurance mortality statistics. It did not deal with the farcical situation in West Virginia where owing to mining disasters the assessments became so burdensome that the mine owners rose in arms and positively refused to pay any more.

State insurance has been a dismal failure wherever it has been tried, but whilst the experiment has been going on employers of labor have been mulcted, injured workmen have suffered and chaos and demoralization have resulted. The administration of state accident funds has been attended by an orgy of waste. Money has been paid out for political expediency. And the poor employer has to pay for all this waste and bureaucratic ineptitude. Why do the premiums of employers of labor and the compensation of injured workmen have to be mixed up in the topsy-turvydom of political life? Why should employers of labor have to pay for jobs for political followers? Why should men who know nothing about insurance, nothing about personal injuries and nothing about the manifold problems which are inseparably bound up with workmen's compensation, be allowed to administer a branch of insurance which has taken underwriters years to study, to organize and to perfect? Is it a sufficient reason for the employers of labor or for the artisans of this province that these men should secure these jobs simply be-

cause they have been of service to some political party?

I regard the new workmen's compensation act as it stands at the present time as a calamity. It will increase the number of accidents. It will make careful employers careless. It will poison the very sources of enterprise. It will throttle new industries. It will drive away capital. It will give rise to the creation of illegitimate stock companies. It will create a feeling of danger and insecurity. It will keep manufacturers in constant dread of impending disaster. It will put industry in hobbles. And if a mining catastrophe of any magnitude occurs, the cost will inevitably have to be borne by the ordinary taxpayer. The function of a government is to regulate business, not to throttle business by invading the field of private enterprise.—A. S. Matthew.

Compensation. — Olympia, Wash., Aug. Several changes in the interpretation of the workmen's compensation act were made by the industrial insurance commission here today at their executive session. Two industries, previously considered within the scope of the act have been excluded and the rating of a business has been changed. One of the industries excluded from operation under the law is the transfer business. Retail meat markets that have also been classed under the law were excluded by today's action of the commission. There is one condition under which they are included. That is that in which a manufacturing department is operated in connection. When such branches of the business as sausage making are included in the plant they are still considered under the compensation act.

Compensation. — The Washington accident commission refuses to class coal bunkers as anything else but coal mining. Rates however, have been reduced from 3 to 2 percent.

To Subscribers: We will send free sample copies of the Coast Review to any agents you may kindly recommend.

Washington Supreme Court on Supersedeas

In disposing of a supersedeas bond question, the supreme court held recently, in the Spokane county case, which is affirmed of Peter Morrison against the Fidelity and Deposit Company of Maryland, appellant, that "a writ of error to the United States supreme court does not operate as a supersedeas in any case unless sued out within sixty days after a decision is appealed from." The court ruled that it had no authority to grant a supersedeas in the case at issue.

Too Much Like Hysteria

Some of the food speeches and alarms ringing forth in Washington, D. C., seemed prompted more by hysteria, or craft, than by knowledge or judgment. They helped to increase prices, and to prepare the public mind for artificial prices not justified by any scarcity.

It is silly business. The frantic appeals for backyard cultivation of potatoes and onions have increased the water bills of city folks, who with lame backs and blistered hands now find that their garden truck has cost about four times as much as the peddler charges their more sensible neighbors.

Farmers, with diminished demands, have over-produced and are allowing their potatoes and onions to rot in the ground or await the exploring pig. Next year many of the sons of toil will say, "Let the city man raise his own roots and tops in his backyard or go hungry."

Nothing is gained by interfering with the natural relations of demand and supply. Prices that are remunerative will always bring an abundance of food, under normal conditions of labor and weather.

The United States as an ally of the democracies of the world is called upon to supply our fighting friends with food and clothing as well as munitions and ships. We Americans need not go hungry nor ragged to supply these needs of our allies, and by a little wholesome thrift and self-denial we can send them a vast deal of wheat and meat.

Mortality of Mothers

More than two and three-quarter million women of child-bearing age, namely, between 15 and 44 years, are policyholders in the industrial department of the Metropolitan Life Insurance Company. The largest number of them are wives and mothers. Among these women, 1769 deaths occurred during the year 1916 from diseases and conditions incident to childbirth. The statistics of these deaths, which are particularly complete and accurate, will be of interest to the medical profession and the general public.

It is very gratifying to report a continued decrease in the death rate in the year 1916 from the causes associated with childbirth. The number of deaths was 70.1 per 100,000 white female policyholders, ages 15 to 44, in 1911, and 62.6 per 100,000 in 1916, which is a decrease of 10.7 percent.

Among colored women of the same ages, the rate was 88.4 per 100,000 in 1911, and was reduced to 70.4 per 100,000 in 1916, a drop of 20.4 per cent. The general conditions of mortality from the puerperal causes were practically the same among colored women in 1916 as among white women only six years earlier.

On telephoning an alarm speak slowly and distinctly and be sure that the telephone operator has the message correctly before you hang up the receiver. Do not call the fire department for information as to fire location, but ask the telephone information department.

At a Grays Harbor meeting Mayor Baker of Portland said of the I. W. W.: "When these men say 'to hell with the Government,' we ought to tell them to go to hell and to get out of this country if they don't like it. They are men without country, honor or flag." The cheers were deafening.

Commissioner Dunbar of Tennessee says he is astonished by the ignorance of educated men on the subject of insurance. I wonder, now, was he speaking of local agents or special agents?

LIFE

WAR INSURANCE BILL

Includes Also Compensation for Death or Disability in Service

Washington, Aug. 29.—The administration soldiers and sailors insurance bill, designed as a substitute in the future for the present pension system, was favorably reported today by a house committee.

Representative Parker, of New Jersey, was opposed to the optional insurance feature, expressing the view advanced by the private insurance companies that it would cost a tremendous sum and could not be administered fairly.

WHEN WIDOW RE-MARRIES

The principal change in the bill was the reduction of the maximum amount of optional insurance a man may take from \$10,000 to \$5,000. Another amendment provides that the allowance of a widow shall automatically cease upon remarriage. Originally the allowance would have continued for two years after the death of the husband.

The optional insurance section of the bill contemplates the issuance to officers and men, without distinction, of policies ranging from \$1,000 to \$5,000 for the duration of the war only at an estimated cost of \$8 for \$1,000 to the policyholder. Insurance companies are said to have declined to assume such war risks for less than \$58 for each \$1,000.

PAY DEPENDENTS

Proposed allotments for dependents of men in the service would range from \$5 a month upward to \$50, according to the number of dependents and their relationship to the man in service. A dependent wife with no children would receive \$15 a month; with one child, \$25; two children, \$32.50; and for each additional child \$5. Upon death resulting from injuries, a widow would receive from \$30 to \$200 a month. Similar provision is made for widowed mothers. Allowance for disabilities incurred in the service would range from \$40 to \$200 a month.

Suicide Mortality Among Wage Earners In the United States

The Metropolitan Life Insurance Company has recently completed a study of suicide as a cause of death among the industrial policyholders of the company. According to this study there has been a marked decrease in the death rate from suicide during the last few years. Among four million insured white males the number of suicides in 1916 was 620, or 15.3 per 100,000. In 1915 the rate was 19.6 per 100,000. The most frequent form of suicide among these white males was by firearms (31%). Among nearly five million white female policyholders there were 308 suicides in 1916, or 6.3 deaths per 100,000 insured. In 1915 the rate was 7.5 per 100,000. Poisoning was the most usual method of suicide among the white females—more than one-third having been so accomplished.

NEGROES LESS

The death rate from suicide among negro males is a little over one-half as high as among white males. In 1916 the rate was 8.2 per 100,000 insured. Negro females show the very lowest rates of any of the groups studied. The rate was 3.4 per 100,000 in 1916, the total number of suicides being only 22 among over 650,000 insured colored women.

MEN MORE

The figures show that suicide is more than twice as frequent as a cause of death among males than among females. This is true at all periods of life except at the ages 15 to 19. It is remarkable that the change from youth to adult life should disturb the mental life of females so much more than that of males. The same conditions are found to prevail among the white and the colored races. After early adolescence, the white female suicide rate remains practically stationary, never varying very much from about 11 per 100,000. On the other hand, the white male suicide rate increases with each age period. The rate is highest at the ages 65 to 74, when it is over 80 per 100,000. Suicide is then a very common cause of death, nearly five times as prevalent as at the age period 20 to 24.

**New York State Life Report — Assets
\$5,145,000—Large Increase in New
Business—9 Million Policies and 17
Billion Insurance in Force**

Albany, N. Y., August 11.—Part II, the life volume of the annual report of the New York State insurance department, compiled from the audited annual statements of the life insurance companies authorized in this State, covering the business of 1916, was issued today by Superintendent of Insurance Phillips.

It appears that, at the close of business for the year, the life companies were possessed of \$5,144,624,477 of admitted assets; an increase of \$293,927,596 over 1915. The liabilities, excluding gross surplus and special funds of \$291,675,271, were \$4,852,949,206, an increase of \$265,999,003 over the previous year.

The total amount of premiums was \$991,452,457, an increase of \$65,720,094. The amount of premiums received was \$736,319,365, or \$51,687,313 more than in 1915. The companies disbursed in 1916 \$720,625,391, being \$6,982,219 more than in 1915; of that amount \$530,350,011 was paid to policyholders, while the cost of management (including shareholders' dividends) was \$190,275,380.

There were 1,259,260 "ordinary" policies issued and paid for during 1916, with insurance of \$2,397,178,608. Compared with 1915 there was an increase of 167,711 in the number of policies written, and the amount of insurance increased \$443,102,282. There were 873 less policies terminated in 1916 than in 1915 and \$60,389,136 less insurance.

The total number of "ordinary" policies in force on December 31, 1916, was 8,891,679, insuring \$16,814,540,674; a net increase of 603,451 policies, and \$1,181,801,616 in insurance. The amount of "industrial" insurance in force was \$4,409,842,484, being an increase of \$334,507,741; making a total increase, for both classes of business of \$1,516,309,357.

Conditions the world over were far from normal during 1916, but apparently the

abnormal conditions, caused primarily by the European war, did not adversely affect the business of life insurance, but judging from the results shown by the above summarization, possibly had in some measure an opposite effect. The business conditions of the country are usually to a degree reflected in the results of the operations of the life insurance companies, and 1916 will be known as a banner year in the history of the American companies and also as a successful one in the business circles of the country generally. The marked decrease in lapsed and surrendered policies, the lowering of expenses and the increasing allotment of dividend funds to policyholders, as well as the stability of the risks written and in force, all go to prove that the great business of life insurance, in spite of a state of social and economic unrest which was in evidence during the year, is at this time in a condition that should be most satisfactory not only to the companies themselves, but to the policyholders as well.

Utah Insurance Report

A book of sixty-five pages, representing briefly yet thoroughly the resources and general and Utah business. By Rulon S. Wells, Commissioner. During 1916 sixteen companies entered Utah and (up to the present time) eight withdrew. Of these, the Hamburg-Bremen, First National, Austin and Commonwealth are fire, and the Amicable of Texas is life.

Mr. Wells says a number of interinsurance exchanges are operating without authority. He urges that the legislature bring them under the authority of the insurance department.

Montana's assessed valuation increased \$97,000,000 last year. This means increased insurance premiums.

The practice of registering the policies of Utah life companies has been discontinued. The renewal of the license of the Inter-State Business Men's Accident was refused.

SELLING LIFE INSURANCE

Why ?

The salesman must always meet an interrogation point.

Why should I insure?

Why should I take that kind of policy?

The salesman should anticipate questions as well as objections.

Preparations along these lines may prove helpful at any turn of the selling talk.

Wars are won by preparedness. So are applications for life insurance.

Arguments are ammunition; facts are 75's; and a cheerful countenance sweeps aside all opposition.

Good Will

The president of a \$55,000,000 corporation is reported to have said recently: "I would sell our machinery, buildings and equipment for less than what they cost but I would not sell the good will which has accrued to the company for less than \$55,000,000."

This striking illustration of the value of good will suggests these questions:

What price would you place upon the good will of the men you have insured?

How much is the good will of the people in your community worth to you?

Isn't it a fact that the good will of each man you insure may be worth to you, in actual dollars and cents, many times the profit which you realize on the policy sold him?

Isn't it also true that the good will of the man you failed to insure may be worth far more to you than the commission would have amounted to had you sold him a policy?

We know two brothers and their six sons, all successful business men with families, in a little town of 3,000 inhabitants, who are insured for a total of \$190,000. This amount is made up of policies which have been placed during the last ten years by one man. BY ONE MAN, mind you!

How is his success explained?

Good work and good will tell the whole story.

There is hardly a home in the town that is not protected by from one to a dozen policies which this agent has placed. He built up, in a sparsely settled rural community an agency producing a million or more of new business each year. He not only makes friends of those he insures but of those he fails to insure, as well.

An institution makes good in direct proportion to the volume of good will which accrues to it as a result of the service which it renders. The same is true of an individual.—Service.

We are reminded of an agent who did not value good will. He did not expect to ever return to that part of California. He did not hesitate a moment to misrepresent any policy in order to sell it. He sold ordinary as endowment, and a term as for life.

This rogue made his "getaway" just in time to escape a "necktie festival." But for many years his company, no matter how well represented, could write little or no business in that part of the state.

The "lightning solicitor" had spoiled the district for his company and for its new men, and had, in fact, given all life insurance a bad name.

Writing the Man at Home

Turn your attention to the men who can't go [to war]. Don't dwell on the thought of those who will. The best prospects are among the men who have married, have become better established in business, and have greater responsibility. It is then a man is more easily interested in insurance protection so that practically the war removes from our midst a very small number of prospects.

The men rejected by the examining board as not fit for service at the front are still in many cases fit for life insurance and they alone should provide an excellent list of prospects. The expectation of serving, of leaving families unprovided for, the thought of possible death has given all these men something to think about and though the government has under advisement this

matter of care and life insurance for the men who serve, other protection whether one serves or not is well worth having.

You have nearly ninety-nine millions of people left in this country—deducting the small number of those too young and too old for life insurance, plus the boys who are going away and still there are unlimited prospects. Please don't tell us that you "can't write insurance because of the war." It's not reasonable. The man who sets forth any such claim is merely hunting an excuse.

Have you noticed what the war has done to business in both England and Canada these three years? Every factory, every plant in all lines has been working overtime to fill orders. The great department stores show an enormous gain due to increased sales running into the hundred thousands. In Canada there has been a great increase in the number of industrial plants, salaries have advanced and the country has been strengthened financially, commercially and industrially.

This is the experience of countries three years in the war. We are only just beginning to take an active part. Why should you begin to wail that you "can't get business on account of the war?" That's the very reason you can get it and the best reason you've ever had for getting business. Neither all of the insurable men nor all of the country's money has been poured into Europe.

Change the trend of your thought. Look at the situation as it is for you have the chance of a lifetime. There's business to be done right here and now and it's with the man at home.—Security Agent.

Hang on to the Old Policy

With war clauses now in the policies of every company in the country it behooves old policyholders to hang to their contracts for dear life and under no circumstances to lapse them. No one can estimate with certainty the duration of the war or the further action of the life insurance companies in respect to their clauses. Policies which do not contain the new clause are therefore more valuable to their possessors

than ever before—a point which should be made by every agent in dealing with prospective lapsers.—Points.

Practice What You Preach

You can preach the gospel of life insurance better if you practice it.

Carry all the life insurance you can afford, reflect on the potential estate you have provided your loved ones, pride yourself on your thrift and forethought, and be enthusiastic when you offer to others the same assurance which gives you strength and courage and an approving conscience.

The Unexpected

Mr. Preston B. McPhail, of Comanche, Oklahoma, gave the Bankers Life an application July 31st. The policy for \$2,500 was issued August 7th, and was delivered early Monday morning, August 13th. About noon that day Mr. McPhail attempted to light a stove with coal oil, an explosion resulted, his clothing took fire, and he ran out of the house, but because his wife had fainted he returned to get her and the baby. Realizing that he was dangerously burned, he walked a quarter of a mile and telephoned for a doctor, but medical science was unable to save him, for he died that night.

Besides the War Taxes

The Pacific Mutual subscribed for \$200,000 of the Liberty Bonds. The directors and officers of the company and many of its agents and employees also gave their personal subscriptions, which together would aggregate a large additional amount. The company also made it possible for its employees to buy bonds by advancing the money for them on easy terms. The company's subscription to the Red Cross fund was \$35,000. Apart from this, every officer and employee, without exception, signed the Red Cross Honor Roll and made a personal subscription. This includes the office forces in New York and Chicago as well as at the home office.

Aircraft stock in New York is selling at \$16 and flying higher.

Insurance for Soldiers

Sir: From time to time, editorial comments and statements by persons interested in the War Insurance bill, now before Congress, have shown that the public at large is misinformed as to the attitude taken by life insurance people in regard to this measure.

The secretary of the treasury some time ago appointed a committee of insurance men to consider the so-called War Risk Insurance bill. This committee and a committee of actuaries, which was also appointed by the Secretary of the Treasury, gave much time and attention to the proposed measure, and were requested by the treasury department to consider all their deliberations and conclusions as strictly confidential. For that reason their views in regard to the matter could not be made public until the bill was introduced in Congress.

The advocates of the bill have allowed the impression to prevail that this Insurance Committee is opposed to the bill because it savors of governmental insurance, and consequently is opposed to the interests of private insurance companies. Our committee has not taken this position, but has considered the bill in a spirit of fair-minded patriotism.

To those who are not familiar with the measure, it might be well to state that Article IV, above referred to, offers a plan of optional life insurance to the soldiers and sailors, in addition to very liberal allowances and compensations which are granted gratuitously to the dependents of enlisted men and officers who suffer partial disability, total disability, or death.

Our committee has taken the position from the start that it is strongly in favor of the bill; that it believes it to be a wise measure, as supplanting our present pension system; that it must be broad in its scope and liberal in its terms, so that our soldiers and sailors may realize that they have behind them the good will of the nation, and that their dependents, in any event, will be fully taken care of, which the nation can well afford to do.

Our committee has objected to Article IV (optional insurance), which, in addition to the above general benefits, offers to the men

insurance or death indemnity in an amount not to exceed \$10,000, upon the payment by the insured of an annual premium which would average about \$8 per thousand. Our committee did not object in any way to this insurance for the soldiers and sailors in addition to the other benefits of the bill, provided it was equitably given to all (which can only be the case if the government bears all cost), and we suggested that, if it was felt that the other provisions of the bill were not liberal enough, a stated amount of insurance should be given to every enlisted man without cost to him. Our opposition to Article IV was not intended in any way to curtail the benefits under the bill, and we expressed the feeling that, if the provisions in the bill covering compensation for partial disability, total disability, or death were not liberal enough, they should be made more liberal, and in our first report we recommended certain increases under these articles.

One of the advocates of the bill, in commenting upon it, has said that "it is nothing short of criminal to fail in the adoption of legislation necessary to the effective conduct of the war through fear of such legislation in time of peace." Our committee distinctly objects to the insurance article of the bill because there is no reference in the bill to the fact that this Article IV is a war measure, nor is there any statement of intention of abandoning the issuance of new insurance under this article when the war is over.

The particular article of which we speak provides for term insurance during the period of the war, and after the period of the war conversion into some other regular form of insurance, but the terms of this conversion are not stated and the whole matter is left to future regulation and adjustment. This part of the bill is vague and loosely constructed.

In brief, the attitude of our committee is this: We believe as much as any one in the great merit of this general proposition. We think a system of compensation for the soldiers and sailors should be devised upon scientific lines, but, having been called in as experts to criticise the bill, we cannot endorse it where it is vague, unscientific, and discriminatory. It is necessary obviously that the bill should be quickly passed, but there is no reason why a splendid measure should be spoiled by the addition of an article of very doubtful

value, which has been presented to the public in a way to create false impressions.

The Financial and Commercial Chronicle, in an article in its issue of August 25, gives an extensive analysis of this bill. In speaking of Article IV, it says the looseness of this section is enough to condemn it, and again in the same article reaches this conclusion: "The conclusion is entirely clear. The last article, covering the insurance plan under that name, should be dropped from the bill, for the other provisions are both ample and generous."

To this I might add, if the other articles of the bill are not ample and generous, we recommend that they be made so. The Insurance Committee, in its first report, suggested certain increases in this line.

George E. Ide,
Chairman of Insurance Committee,
appointed by the Sec. of the Treasury
New York, August 28.

Mr. Ide is president of the Home Life Insurance Company of New York.

San Francisco

Burglarized. — The Prudential office at Third and Market streets was entered by burglars on August 26 who robbed Manager Orr of some good ore, in the form of jewelry and coin.

Ceases to Gamble When He Insures

Every man with dependents — parent, wife or child — gambles every day he remains without life insurance. Even if he has assured wealth he is nevertheless a gambler, for he is wagering the face of the policy against the amount of the premium.

When a man accepts insurance of any kind and pays the premium—for protection against any stipulated loss of earning-time, health, limb, life or property—he ceases to wager a large sum against a small.

The insurer is not a gambler, for it is merely a collector and distributor of indemnities.

The Pacific Mutual News of September 1 is a devoted admirer of Miss Cuba, a sweet lady who smokes cigarettes and rides a donkey. If sure there were no strikes in Cuba I would move over.

AMERICAN YEARLY DEATHS

The average yearly deaths in the United States number 1,500,000.

The number of adults who die in the course of a year is probably 1,100,000.

The number of male adults who die (natural and violent deaths) is about 600,000.

Of the young men subject to the draft, 100,000 will die within a year, in addition to the hazards of battle.

Are not these facts very strong arguments for life insurance?

Latest Prudential Group Policies

Some of the recent group policies written by The Prudential Insurance Company are as follows:

Kahn Manufacturing Co., Mobile, Ala., manufacturers of overalls.

The Ashland Fire Brick Co., Ashland, Ky.
Edward G. Budd Manufacturing Co., Philadelphia, Pa., manufacturers of automobile bodies, makers of difficult shapes in sheet steel.

Williamsport Radiator Co., Williamsport, Pa.

Ransbottom Brothers Pottery Co., Roseville, Ohio, the largest stoneware pottery in the world.

P. Rielly & Sons, Newark, N. J., patent and enameled leather manufacturers.

Stuart - Keith & Co., Baltimore, Md., clothing manufacturers.

Among other important group transactions effected by the Prudential, the following are of especial interest:

Harper & Brothers, New York City, publishers, covering 138 employees, for approximately \$175,000.

Mosaic Tile Company, Zanesville, Ohio, covering more than 250 employees, for approximately \$125,000.

The Central Trust Company of New York, under which the employees of the banking institution, numbering over 150, are covered.

T. L. Miller has returned to the East. He goes to Pennsylvania, where his son has a big iron contract.

To Pittsburg Life & Trust Policyholders

Your contracts were in great danger. It was necessary for some big company to reinsure those contracts without medical re-examination, otherwise many of you would be forever without the protection you had in good faith purchased.

Your company was shamelessly looted. Your Pittsburg stockholders had proved weak moral and financial reeds. You could no longer lean on them. Your directors had proved themselves unworthy of trust.

You were "up against it," as rapid fire talkers say.

Real friends of life insurance carefully canvassed the unfortunate situation. Experts investigated the assets, the liabilities, and the possible recoveries. The actual impairment of your insurer was ascertained. There were funds, and debts, but no insurance. The Pittsburg Life & Trust was wrecked and the receiver could grant no insurance. Policyholders who died meantime left their families only a claim against what was left of the unearned premium reserve.

It was a scandal. Life insurance as an institution also suffered.

Here was an opportunity for a strong company to do an immense amount of good, without in any degree imperiling itself.

That strong company came forward with a generous and the best possible offer, one which does not permit to make any profit out of the policyholders of the Pittsburg Life & Trust Ins. Co. That strong and generous company is the Metropolitan Life Insurance Company of New York.

It reinsures every policyholder in full for five years, pays all outstanding, and repudiated death claims, and places a lien on the policies after five or more years, a lien equal to the ascertained impairment. Nothing could be fairer.

To the policyholders thus reinsured we say, "Keep your contracts in force. They are worth more than you are required to pay. You have been handsomely treated."

Among the present leaders of the Mutual Life are J. M. Sterud of San Francisco and J. H. Cochran of Portland.

Receiver Again Asked for Royal Arcanum

Boston, Aug. 29. — Arthur F. Cummins and James F. Upstone of Nashua, N. H., today filed a bill in equity in the United States district court here asking the appointment of a receiver for the Royal Arcanum on the alleged ground that its funds had been impaired by doubtful investments and the loss of a large number of members. The bill charges that the order has become hopelessly insolvent and that its resources are insufficient to meet its obligations. This is the second receivership proceeding brought against the Royal Arcanum in recent months.

Schopenhauer on Insurance

The German philosopher Schopenhauer said: "Do not omit to sacrifice to evil spirits. What I mean is, that a man should not hesitate about spending time, trouble and money, or giving up his comfort, or restricting his aims, and denying himself, if he can thereby shut the door on the possibility of misfortune."

"The most terrible misfortunes are also the most improbable and remote—the least likely to occur."

"The rule I am giving is best exemplified in the practice of insurance—a public sacrifice made on the altar of anxiety. Therefore, take out your policy of insurance."

I know a man who has spit blood and looked daggers for many years, and is still laughing at the medical examiner who rejected him for life insurance and then cost his company \$10,000 by dying.

"A dog buries a bone for the time when he will be hungry."

So he does. But he always forgets where he buried it. Watch your dog bury his bone. Mark the place. Return a few weeks later and dig. The bone will be there.

A recent writer speaks of a cordite factory nine miles long, in England. Fifteen million gallons of water are served it every day. Cordite is a war explosive, used to drive a shell out of a gun.

Connecticut Mutual Life Convention

Nearly 200 general agents and honor roll men of the Connecticut Mutual Life Insurance Company attended a congress for lectures on public service last week at Fisher's Island. This was the first get-together of the kind for Connecticut Mutual men in two years.

The program for the first day was as follows:

Address of Welcome — John M. Taylor, president.

"The Fishers Island Assembly" — Griffin M. Lovelace, superintendent of agents.

"The Policy Contract" — Henry S. Robinson, vice president.

"The Needs of Life Insurance," or "What Life Insurance Will Do" — S. L. Morton, St. Louis general agent.

"Life Insurance as Credit" — Geo. H. Parker, Brooklyn general agent.

"How to Use Our Materials to Prepare a Proposition or Sales Talk" — C. C. Hills, Rochester, N. Y., general agent.

"Life Insurance to Encourage Thrift" — S. Edwin Price, Baltimore special agent.

"Two-Minutes-or-Less" papers.

\$5,145,000,000 American Life Assets

The legal reserve American life companies have passed the 5 billion post, for the first time, in total of admitted assets. The grand total is \$5,145,000,000.

Taxing Gross Life Premiums in California

Superior Judge Geo. A. Sturtevant of San Francisco on Sept. 11 decided against the life insurance companies, which protest against the tax on dividends to policyholders — in other words, the tax on gross instead of net life premiums.

Stockholders of the Equitable Life have approved mutualization of the company by a vote of 615 to 248. Therefore nearly all the minority stockholders opposed.

In ancient Roman cities cemeteries were not allowed.

Pacific Mutual Life Makes Fine Progress in Six Months

New business (paid-for basis) 1st 6 months of 1916, \$11,533,417.

New business (paid-for basis) 1st 6 months of 1917, \$13,759,105.

Insurance in force June 30, 1917, \$178,724,518.

The company's organization in the field is in better condition than ever before and its facilities for securing and caring for business have been considerably increased during the current year.

The gain of \$2,225,688 in new business in the half-year as compared with the corresponding six months of 1916 is very complimentary to the company and its policies. The amount in force has gained about \$7,000,000 since January 1st. At this rate of progress the Pacific Mutual will some time next year pass the 200 million post in outstanding life insurance.

Western Mutual Life Association of Los Angeles

The insurance commissioner of California has ruled that the Mobile fraternal insurance law of California does not permit the state to receive as deposit the reserves on legal reserve policies or certificates issued by fraternal societies under said law. While he accepted from the Western Mutual Life Association of Los Angeles \$50,000 worth of securities as a deposit in order to enable the association to comply with the laws of other states, he ruled that none of this could apply as a deposit for reserves. The Western Mutual Life Association will take steps to amend its articles of incorporation so as to become a standard company.

The Manhattan Life's Pacific Coast department at San Francisco, so long in charge of John Landers, is now under the management of George R. Shelton, formerly the cashier, who succeeds Thomas L. Miller. Mr. Miller and Vice President Roche are good old time friends, but a business offer in Pennsylvania drew Mr. M. East again

The whole civilized world seems bent on killing Germans.

FIRE AND MARINE

Westchester Fire Ins. Co.

Last year this very old New York company entered the 4-million class as to premiums, the notable gain of \$664,000 bringing the total up to \$4,363,841. The assets advanced to \$6,271,290. This company is eighty years old.

On this Coast the Westchester is successfully represented by B. J. Smith, who also represents the Connecticut. For the two companies he wrote \$658,125, a gain of \$50,000, with only 36 percent losses.

Fire Protection with a Rifle, Too

If you read the papers, you will know that there is a fire epidemic over the country, and that the San Joaquin valley is getting its share. Indications are that many of these fires are incendiary, the arsonists directing their efforts at food conservation or at the destruction of property owned by persons who are prominent in war activities.

The incendiary fires are not confined to any one industry. In fact, they are distributed cunningly among all the industries to an extent which makes the fires appear as anything but set fires.

The fire fiend may strike at your door next, and with that chance in view, what are you doing to combat his work?

Much valuable property is ungarded, either by men or the weapons for the putting out of fires. Every warehouse and every packing house should be guarded by men with rifles, with instructions to shoot straight. Every plant which has to do with foodstuffs and manufacturing should be not only guarded, but should be protected with all possible means of fire fighting.

In fact, every property owner should make an extra effort at this time to protect his holdings against fire. The cost of rebuilding at this time is excessive, material is scarce, and time is a factor which must be reckoned with.

Let your preparedness extend to being ready to fight flames at your place of busi-

ness or your dwelling. — Terra Bella (Cal.) News.

The Evans Companies on the Coast

We were unable to get the Coast figures for all three companies in time for the Coast Review's Pacific Chart 1917, but in round numbers the total premiums from this field were \$1,720,817, with 38 percent losses.

A Re-Insurance Problem

(An actual case)

A policy was issued on 18th October for twelve months for \$10,000 — rate 1.39%. Premium \$139.80.

On 17th May rate was changed to 1.62%.

On 17th May reinsurance of the entire liability of \$10,000 was placed at the 1.62% per annum rate. Pro rata reinsurance premium therefore \$68.35.

On 24th July the entire policy was cancelled. The return premium paid to the insured, by the original company (the reinsured company) being \$19.44.

What is the return premium due the reinsurer?

Is it:

(1) The original short term premium paid to the reinsurer, less the short rate earned premium? This would produce a return premium of \$10.03.

(2) Is it the same return premium as was paid out by the reinsured company, i. e. \$19.44?

(3) Is it the original term premium (\$68.35) paid to the reinsurer less the pro rata of the short rate earned premium of the reinsured company? It would then amount to \$33.60.

Kindly address answers to The Coast Review, 122 Halleck street, San Francisco.

Chicago.—Secretary J. Ralph Wilbur of the Western department of the Continental at Chicago succeeds F. W. Koeckert as general manager but retains his title. Mr. Wilbur has been with the company for twenty years.

Honolulu.—Japanese laborers on the Islands may soon strike for higher wages.

Bars German Reinsurance

The Lawyers' Mortgage Company, of New York, controlling \$150,000,000 in fire insurance risks, will hereafter lend no money on property insured in any company which reinsures with German companies. Furthermore, any policies in such companies in which the Lawyers' Mortgage Company is interested as a lender will be cancelled.—Insurance Journal.

\$10,000,000 or More American Premiums

There are five American fire companies with a premium income of more than \$10,000,000. This year will probably increase the number to seven. Those now on the list are the Etna, German American, Hartford, Home, and Ins. Co. North America.

No foreign fire company's United States branch writes \$10,000,000 fire premiums but the Royal's will probably do so this year. It is already in the \$10,000,000 class as to American income.

Caledonian

The home office of the Caledonian Insurance Company reports \$23,050,390 gross assets. Of this amount the life department fund is \$19,145,660. The fire and general fund is therefore the difference, or a total of \$3,904,730. The capital paid up is \$537,500. The fire losses last year were 53.2 percent of the premiums. The latter increased over \$156,500. The total premium income, exclusive of the life department, was \$2,686,945, which is a considerable increase over the previous year's total. The company's total income is \$5,000,000.

The Caledonian is now represented on this Coast by Geo. O. Hoadley.

Denver. — Geo. W. Peck will be the Mountain field representative of the Law Union & Rock and Union Assurance, with the title of general agent.

The Milwaukee Mechanics will increase its capital to \$1,250,000.

Americans are withdrawing all business from German insurance companies.

Germania Fire is All-American

Despite its title the Germania Fire Insurance Company is American from foundation to spire. It was organized in 1859 by Americans and its officers are American-born citizens. Any suggestion that it is of German origin or controlled in any way by Germans is a rank injustice to this company, whose career is one to which any American can point with pride.

A statement of the financial position of the company has just been published which shows that its capital is \$1,000,000, its assets \$8,603,585, and its liabilities \$5,222,485. This allows a net surplus of \$3,381,100 and a surplus to policyholders of \$4,381,100.—Insurance Advocate.

The Atlas

From the era of the "wooden walls" which effectually protected Britain when the Napoleonic wars were raging, to that of the still more impressive mastery of the seas by our super-dreadnoughts of today, is a lengthy period and — marked, as it has been, by phenomenal development of the national resources—in many ways the most important in British history. This period is bridged by the operations of the Atlas Assurance Company, which, dating from the reign of George III, has flourished under no fewer than six sovereigns, and for 1916, its 109th year, gives renewed evidence not only of undiminished but of persistently increasing robustness, the volume of business brought to account being rendered the more imposing by reason of the excellent quality of the risks, a matter in regard to which the claim experience is eloquent.—Post Magazine, London.

It is now believed that the new Enemies act will close all German companies in this country, except the reinsurers, which will be permitted to continue.

The good San Francisco broker protects the interests of his clients by regular and careful reading of The Coast Review Digest of Recent Insurance Decisions.

GARAGE FIRES

Eight Machines Burned and Only One Was Insured

Corcoran, Cal., Aug. 26. — Fire which broke out suddenly in the J. W. Stokes garage on Chittenden Avenue about 10 o'clock yesterday morning, totally destroyed the big galvanized building and its contents. The total loss is about \$17,000, with only \$1,000 insurance carried on the stock by Stokes. The building and machinery equipment, owned by Harp Bros., Campbell and Schattgen, valued at \$11,000 is a total loss.

Eight machines were burned with the building, owned by the Cross Lumber Company, John Bolling, J. V. Van Eaton, C. Rosenthal, M. Gramilla, J. M'Closkey, Pingree Sugar Company and H. C. Jones. Rosenthal's machine was insured. Several autos were run out just in time.

Only the absence of any wind saved the adjacent buildings. Corcoran, a growing town, sadly lacks fire protection.

Seven Automobiles Burn

Visalia, Cal., Sept. 2.—Fire which started in the Home Garage building at Visalia swept out an entire half-block of buildings last evening. The damage is estimated at \$15,000. The real property destroyed belonged to the Harrell estate at Court and Acequia streets and besides the Home garage, included the Elkhorn garage, the Westcott auto paint shop and the Riley dance hall. Seven automobiles were destroyed in the flames. The autos burned included five trucks belonging to the Visalia Co-operative

Creamery company, a Chalmers "six" belonging to H. G. Parrish and one other car left with Mr. Parish's car in the Westcott auto paint shop adjoining the Home Garage building. J. D. Seal also lost \$3,000 worth of Ford truck attachments.

Autos in Danger When Match Meets "Gas" in Gutter

Fresno, Cal., Republican

A leaky gasoline tank and a lighted match caused a fire last night on Tulare street, near Van Ness, which for a short time threatened to destroy four automobiles parked at the curb. The fire department was called, but the flames had been put out with hand extinguishers before the arrival of the apparatus. The gasoline leaked from the tank in one automobile and ran down the gutter under the other machines. A pedestrian threw a lighted match into the gutter and the flames jumped into the air. Fire got under the hood of one machine but was extinguished before any serious damage was done.

Enemy Countries Insurers

Trading with the Enemy Act has been amended again by Congress. Every enemy or ally of enemy, doing business in this country, "may within 30 days apply to the secretary of commerce for a license to continue to do business;" and within 30 days thereafter the secretary shall refuse or grant said license. The secretary has expressed himself as opposed to permitting any German, Austrian or Bulgarian company to do business in the United States while the war lasts.

Continental Joins Board

The American Eagle Fire, the Continental and the Fidelity-Phenix have entered the Board of Fire Underwriters of the Pacific.

This is good news, for the combination is a very strong one.

Oregon

Ins. Com. Wells bulletins the fire companies and managers to file two copies of the standard form policy which they will use after Jan. 1, 1918. Present form policies will be accepted as standard if the first page contains the word "Standard" and the words "Stock, Mutual, Lloyds or Inter-insurers Association."

Insurance forms need be filed only when they affect the rates.

After April 1, 1918, "Underwriters" will be permitted to have one agent in every city, town and village.

Companies are warned against employing unlicensed adjusters (except employees).

Overinsurance and suspicious circumstances of a fire loss must be reported to the commissioner.

Board Surveyors for Defense Work

About fifty of the surveyors of the Board of Fire Underwriters of the Pacific are out in the field on special work for the Defense Associations. Enemy countries' paid spies are busy too—or too busy.

Stockholders Are Subscribers

Fireman's Fund stockholders, who are offered a proportionate amount of the new stock of the Home F. & M. Ins. Co., are subscribing their full quota. The entire \$500,000 stock, carrying with it \$1,000,000 net surplus, will be quickly subscribed.

A Receiver and an Assessment

The Interinsurance Exchange of the National Retail Dry Goods Association, of Chicago, is in the hands of a receiver, P. A. Bergner, who will at once levy an assessment on drygoods merchants to pay accumulated losses.

Death of J. K. Hamilton

Assistant General Agent Hamilton of the Pacific department of the Insurance Company of North America died suddenly on Saturday, September 14. He was in town on Friday.

The funeral was held this morning.

\$33,000,000 Loss Last Month

August was a "hot" month on this Coast and elsewhere in Usona for firemen and fire riskers. For the whole country the property loss in the month probably was about \$33,000,000.

Fresno Needs More Firemen

In three recent fires it developed that the fire department was inadequate to cope with the situation and volunteers had to be called into service. This has led to the suggestion that the force of paid men be increased, and that a volunteer auxiliary be formed. The latter suggestion seems an excellent one, especially as in this time of national stress, volunteer services have proved invaluable to the government and where strict economy should be observed in all expenditure, private as well as public.

Fresno has spent a great deal of money in the fire department in the last two years, in an effort to reduce insurance rates. The total, including an additional engine house, amounts to \$72,766. This includes the salary of eight additional men put on in September, 1916. Since then there has been no new equipment, except hose. Admittedly the department is sufficiently manned, except in emergencies. It is on such occasions that volunteers would be used.—Fresno, Cal., Republican.

The new firm of Olds & Stoller has been organized, to form an interinsurance exchange for packers, etc. No license has been issued yet, but the owners of big risks have been approached.

Clarence Darrow says every pacifist argument, whine and whimper is "coined in Berlin."

PATRIOTIC ASSURANCE COMPANY

The Only Irish Company in the United States

The business of the Patriotic of Dublin, written on conservative lines, is increasing. Losses are moderate. The United States department is establishing new agencies, as is likewise the Pacific department.

The present owners are more ambitious and experienced than the men who formerly controlled the destinies of the Patriotic, and with far more wealth behind them are resolved now to give the company the underwriting position to which its age, reputation and direct and indirect resources entitle it.

Of the cash assets of the Patriotic more than half are surplus funds as regards policyholders.

While the name and the homeland appeal sentimentally to many property owners, the healthy condition of the Patriotic, its great age, and the millions of its backing appeal to all in a business like way.

The cash capital is \$500,000. Assets, reinsurance reserve and premiums are increasing, at the home office; and the United States branch reports likewise.

The Patriotic is represented in this field by General Agents Wayman & Henry. Applications for agencies are invited.

Lumber Fire Incendiary

Westwood, Cal., Sept. 17.—Nearly a million dollars damage was done today by a fire which destroyed two-thirds of the lumber stock of the Red River Lumber Co. and threatened the plant itself here.

The fire, which began at 3 a. m., endangered the whole plant, but at 10 a. m. was brought under control and confined to the company's yards. Perhaps 50,000,000 feet of lumber burned.

Officials of the Red River Lumber Co. believe the fire was of incendiary origin. Shortly before 3 a. m., when the fire started, an automobile was seen to leave the company's yards and a few moments later the whole south end of the yard burst into flames simultaneously. Dynamite was ex-

ploded with good effect in checking the flames.

Cancelling Reinsurance Contracts with German Companies

The Aetna, the Home and the American of Newark have canceled their reinsurance contracts with the Munich Reins. Co. Many policyholders are writing to their companies, asking whether they reinsure with any German company.

German insurance companies cable and radio messages abroad. It is proposed to have a government insurance actuary censor these messages and change the phrasing, and if they are not necessary he will reject them. Somebody has notified the government at Washington that these messages convey military and nautical information to the German government.

PERSONAL.—C. R. Street, of Chicago, vice president of the Continental, visited San Francisco to arrange for the admission of the Evans companies to the Board of Fire Underwriters of the Pacific, along the lines which were acceptable to President Evans several months ago.

John Scott Wilson is ill abed, from the effects of a stroke. The friends of Mr. Wilson (formerly of Mann & Wilson) will further regret to hear that some bad realty investments may have impaired his fortune.

Will Retire.—Vice President George E. Kline of the Evans companies will retire from fire underwriting on December 31. Fred W. Koeckert succeeds him. Charles R. Street will be vice president of the Fidelity Phenix in charge of the Western department at Chicago. The three companies now have a separate Pacific department at San Francisco. Mr. Kline began work for the Continental as a policy writer when a youth, at Chicago. He long had charge of the company's interests in this field.

Oregon.—Commissioner Wells will require with the annual statement, for statistical purposes, a statement of commissions paid to agents in the various cities of the state.

PATRIOTIC

ASSURANCE COMPANY, LTD.

OF DUBLIN, IRELAND

Founded 1824

CAPITAL PAID UP, - \$500,000.00

STATEMENT OF THE CONDITION AND AFFAIRS OF THE COMPANY FOR YEAR ENDING DECEMBER 31, 1916

ASSETS

Railway and Other Stocks and Bonds	\$ 451,494.98
Government Securities	418,000.65
Real Estate Owned	50,995.00
Branch and Agency Balances	175,109.97
Bills Receivable and Other Assets	15,808.16
Cash in Bank and on Hand	122,020.81

Total Cash Assets \$1,233,429.57

LIABILITIES

Reinsurance Reserve	\$ 254,400.47
Outstanding Losses	120,007.67
Due Other Offices	20,784.14
Branch and Agency Balances	8,626.25
Due and to Become Due for Borrowed Money	250,000.00
All Other Liabilities	24,617.94

Total Liabilities \$678,436.47

SURPLUS TO POLICYHOLDERS, - - \$ 554,993.10

INCOME

Net Premiums Received	\$ 508,800.94
Interest, Rents and Other Sources	30,993.96

Total Income \$539,794.90

EXPENDITURES

Losses Paid	\$ 267,976.91
Commissions, Expenses, Taxes, Etc.	330,079.09

Total Expenditures \$598,056.00

Pacific Department: CALIFORNIA, NEVADA, ARIZONA, OREGON,
UTAH, IDAHO, WASHINGTON, MONTANA, ALASKA

WILLARD O. WAYMAN -- CARL A. HENRY

JOINT GENERAL AGENTS

FRANK E. STONE -- MAXWELL H. THOMSON

Assistant General Agents

Northwest corner Sacramento and Sansome Streets, San Francisco

SPECIAL AGENTS: LOS ANGELES—Jas. F. Boylan, E. A. Rowe; PORTLAND—E. R. Thompson;
SPOKANE—C.B. Harris; SEATTLE—T.H. Agnew; SAN FRANCISCO—J.N. Waters, W.W. Cleveland



The Prudential at National Safety Exposition

The fourth annual National Exposition of Safety and Sanitation will be held at the Grand Central Palace, New York City, September 10th to 15th. The exposition will be under the auspices of the American Museum of Safety and the National Safety Council.

Among the many interesting features of the exposition will be a series of thirty charts, prepared by the statistician's department of the Prudential Insurance Company of America. Among them will be charts showing the MORTALITY from boiler explosions, estimated industrial accidents during 1916, the mortality from elevator accidents, drownings resulting from water transportation, the mortality from respiratory diseases, accidents and fatalities in the manufacture and transportation of explosives, the reduced accident liability resulting from organized safety work, mortality frequency from accidents to and tuberculosis of locomotive engineers and textile workers, experience with workmen's compensation in the United States, and increasing hazards from automobiles.

These expositions are held to stimulate interest in the nation-wide work being done to reduce industrial accidents and the mortality from disease.

June Embezzlements

Press notices and dispatches, as collated by the bonding department of the Fidelity & Casualty Co. of New York, indicate, for the month of June, 1917, the following defalcations:

Banks and Trust Companies	\$ 21,200
Beneficial Associations	519
Public Service	18,415
General Business	674,519
Insurance Companies	1,801
Transportation Companies	21,300
Courts and Trusts . . . . .	...
Miscellaneous	226,265
Total	\$964,019

State Does Not Do the Printing.—New York state insurance reports are printed by contract and not by the state. Reference recently erred by the omission of "not."

Extraordinary Elevator Accident

John Newell Cran, manager for the Fidelity Mutual Life at Seattle, died recently as the result of an elevator accident. Cran had been in the Columbus sanitarium for a week suffering from an abscess on his foot. He was to have undergone a minor operation. In the care of a nurse, Cran was wheeled on a hospital carrier into the elevator on the fourth floor to be taken upstairs to the operating room. Just as the car upon which Cran was resting entered the elevator, it is claimed that one of the handles of the carrier struck a nun, who was operating the elevator, on the elbow, knocking her hand from the lever. With the lever released the elevator shot upwards before the chair on which Cran rested had been fully pushed into the lift. Before the elevator could be stopped, Cran's head was caught between the fifth floor and the elevator. He received a fracture and a dislocation of the neck and minor bruises. Two days later he died.

"Success."—The Evans companies are distributing an interesting, suggestive and practical pamphlet entitled "Success." The "Conclusion is—There are three keys to success: concentration, perseverance and common sense. Open the door and help yourself to wealth, honor and happiness. Success lies within the grasp of all who follow the rules.

A Los Angeles man is moving to Alberta. Unable to sell his house he is taking it with him, which is better than burning. Taken to pieces, the materials, except the chimneys, go by steamer to Vancouver, thence to Edmonton by rail, a total distance of about 1,900 miles.

Oakland, Cal., is beset by busy burglars, who jimmy doors and steal anything portable. Some of the wicked gentry entered a church and "lifted" the communion set and a typewriter.

There are more than 3,500,000 motor-cars registered in the United States.

Potato diggers are paid \$4 a day in California.

MISCELLANY

"Compulsory Social Insurance"

What is "compulsory social insurance" anyway?

Were I in company less serious, I might suggest that it is the newest advertisement of the reformer for revenue only, the latest device of some politicians to shine as philanthropists while some one else pays for the lustre; both of whom are being aided by certain eminently respectable and altogether praiseworthy citizens.

But in this presence, I venture only the remark that few Americans yet know or care what it is. About as far as most of us have gone is to think of it as an advanced kind of workmen's compensation insurance. But workmen's compensation insurance is not compulsory social insurance at all. Compensation is merely a modern substitute for an ancient right. We have but methodized and standardized the recompense for an injury for which one individual is liable to another.

But I am seeking not what compulsory social insurance is not, but what it is. I shall not attempt a definition. Let me, rather, illustrate. Compulsory social insurance includes state provided sickness insurance, state provided invalidity insurance, state provided unemployment insurance, state provided maternity insurance, state provided old age insurance, and state provided death insurance. Surely an ambitious program, beginning before the cradle, and not ending even at the grave.

Thus far we have been seriously asked to consider state sickness insur-

ance only. Once on the road, however, we must go the whole way. Therein lies the warning I would give. Let us not err, either through hurried consideration, or precipitate adoption. Free and individualistic America should be shown before it is shorn. Socialism has no right place in our governmental system.

Compulsory social insurance advocates usually start with the assertion that the modern state owes "social relief" to the citizen. They argue this way: Thieves seek to pick our pockets, hence policemen to protect us; the dirty and diseased endanger the health of those who are clean and healthy, hence health officers and sanitation; the insane and the defective are among us, hence asylums that they may be segregated. These are social obligations met by the state. We have thus established a precedent; therefore, since some of us are sick and can not work while we are sick, and some of us cannot work at all, or cannot get work at times, or get too old to work, or die before our time, social obligations arise which make it incumbent on the state to protect us while we do not work, and our children when we die.

A very ambitious program, did I say? A very alluring program, rather. When the state thus becomes a fairy godmother, don't you want to be counted in? Well, you will be counted out. You are not of those set apart for these favors. No Universalist concocted this scheme of salvation; it is abridged state socialism—state socialism for some, but old-fashioned individualism for you.

The social reformer does not rest his case on mere theory. He argues from experience, also. Usually he points to Germany, and urges that, as Germany has had all these forms of relief at work for many years, we of free individualistic America can safely undertake the same experiments. Does he not overlook the fact that compulsory social insurance in Germany did not come from a social consciousness; but rather as a political expedient to make possible a continuance of the militaristic imperialism by which the individual German has long been oppressed? Compulsory social insurance was simply Bismarck's sop to socialism; through it the growing social democracy of Germany was held in bondage.

De our conditions in America require such a sop? Are we yet ready even to begin to abandon our individualistic system?—Edson S. Lott.

10,001 Killed by American Railroads Last Year

Washington, Sept. 6.—Ten thousand and 1 persons were killed in railroad accidents during 1916 and 196,722 injured, according to figures covering the year made public today by the Interstate Commerce Commission. The greater number of victims were trespassers on railroad property.

Passengers killed were 291; injured, 8,008; employees killed, 2,941; injured, 176,923. Other persons, including trespassers killed and injured, 6,769 and 11,791 respectively. These figures show an increase over 1915 of 1,371 persons killed and 34,835 injured.

100 inches equal three varas.

31 Percent Decline

Western States Life's half year business fell off 31 percent—from \$4,804,000 to \$3,277,000.

Union Mutual Life

This Maine company increased its new business in the half year over 21 percent, up to more than \$3,344,000.

Over 41 Percent Increase

The Mutual Life Insurance Company of New York wrote some \$110,000,000 new business in the first half year. This is the extraordinary increase of 41 percent as compared with the same months of last year.

Have You a Line?

Rio Vista, Cal., has voted \$35,000 to erect a new school.

Rutherford, Cal.—Homer Parker is building a \$20,000 home.

Pacific Grove, Cal.—Hillcrest Addition people are resolved to have better fire protection.

The Borden Co. has built a \$100,000 condensed milk factory just outside of Modesto, Cal.

Oroville, Cal. — An olive pickling plant is going up. The new cannery has begun operations.

Stockton, Cal., August 25. — Announcement is made here by the Stockton Chamber of Commerce that Eastern capital will begin at once the construction of a million dollar paper mill here. Thirty-seven acres of land within the city limits have been purchased by agents of the paper mill people.

Canada prohibits the sale and use "in season" of canned vegetables.

ROLL OF HONOR

—

Physically Fit Young San Francisco
Insurance Men Who Will Fight
For Democracy

John R. Andrew
Rudolph C. Allemann
Robert Berus
David A. Barry
Stewart Bowes
N. J. Birkholm
F. W. Carlisle
Gilman L. Camp
Wm. M. Connolly
Chas. J. Dutreaux
Robert J. Flynn
Joseph E. Foley
G. L. Goodell
Wm. M. Guthrie
Lloyd Hunter
R. L. Hart
Washington Irving
Steuart L. Johnson
Herbert C. D. Keith
C. G. Landresse
Robert Landgrebe
John Moore
Philip MacKean
Mario J. Negro
Bartholomew P. Oliver, Jr.
Benjamin H. Otten
James Perry
Chester T. Pringle
Roy Quitzow
Robert Sherrard
C. G. Smith
Arthur W. Sinclair
George Styles
Roderick T. Smith
Ralph Sylvester
Bertram Smith
Lieut Samuel Shapir
Harry Albert Thornton
Ralph Pierce Thornton
Arthur R. Tucker
Harry John Tobin
Donald de Veuve

R. L. DeVecchi
W. L. Wallace
Clarence E. White

The above listed names are those of young men who are or have been employed in the fire offices of San Francisco (including the husband of one employee).

It is proposed to entertain these defenders of their country in some way, or to testify in some other way the general esteem in which the fraternity hold them and the great services which they are to render in behalf of liberty and democracy.

President Evans of the Continental writes to Allan Shattuck of Juneau, Alaska, a letter favoring resident agents' laws, but he believes that a law prohibiting a division of commissions is against the agents' interests because it causes the loss of business to admitted companies and therefore the loss of the entire commission to the local agent.

The Home of New York leads in Brooklyn premiums. The Royal is next, the Liv. & Lon. & Globe third, Continental fourth and Fidelity Phenix fifth, all over one hundred million dollars.

A Washington woman lost one leg because she read a letter while walking on a railway. She did not hear the warning bell and whistle.

An I. W. W. speaker in a Washington lumber camp said, in an inflammatory speech, "We propose to own this country and run it ourselves."

The National Assn. of Agents meets in St. Louis on October 11.

Fraternal Orders

The Spectator of Sept. 13 has some interesting tables on fraternal orders. The membership of the Royal Arcanum fell from 243,095 to 177,235, and the death rate rose from 16.6 to 23.4. The average costs advanced from \$35.60 to \$46.20.

The Macabees membership Jan. 1, 1914, was 318,402; 1915, 308,561; 1916, 302,531. In 1914, 80,052 new members were admitted and in 1916 only 18,163.

The Modern Woodmen of America is still gaining in membership, with over a million.

Soldiers' Insurance

Washington, Sept. 13. — The house has passed the administration sailors and soldiers' insurance bill. The limit of insurance one soldier may carry was restored to \$10,000, after it was explained that in committee of the whole it had inadvertently been reduced to \$5,000.

Changes were made in the compensations and allowances the bill would provide. Instead of percentages of pay, with a maximum limit for the various classifications under which compensations and allowances would be made, amendments were adopted fixing these payments absolutely. Officers and enlisted men will receive like sums by the bill as it passed.

The compensations in the bill as it passed the House are as follows:

Widow \$35 a month.
Widow and one child, \$45 a month.
Widow and two children, \$52.50 a month.
Widow and three children, \$57.50 a month.
Widow and four children, \$62.50 a month.
Widow and five children, \$67.50 a month.
Motherless child, \$20 a month.
Two motherless children, \$35 a month.
Three motherless children, \$45 a month.
Four motherless children, \$50 a month.
Five motherless children, \$55 a month.
A widowed mother, \$30 a month.

The maximum to be paid in any case is \$75 a month.

A widow's compensation would cease upon her remarriage and a dependent child's would cease at eighteen years of age.

Monthly benefits to a soldier or sailor in case of total disability would be as follows:

If neither wife or child is living, \$40; wife, \$55; wife and one child, \$65; two or more children, \$75; no wife, but one child, \$50 and \$10 additional for each child up to two; dependent widowed mother, \$10 additional.

Injured men requiring nurses' care would receive an additional \$20 monthly.

A man losing both feet, hands or eyes would be entitled automatically to \$100 a month.

In case of total disability, the injured soldier, sailor or nurse would be paid from \$40 to \$100 a month.

Claims for disability may be filed ten years after injury.

Philadelphia Underwriters

The policies of this organization expressly declare that each of the two companies, the North America and the Fire Association, is responsible, and that in the event of a dispute it is necessary only to sue either company alone.

Behind the policies of the Philadelphia Underwriters are \$33,436,313.38 assets and \$14,298,582.86 surplus to policyholders. These figures attest a security of the very highest type.

Manager Frank Avery does a good business for it in this field, with a favorable loss experience.

Trading With Enemy Bill Agreed Upon

Washington, Sept. 19.—The Administration trading with the enemy bill, which recently passed both senate and house by unanimous votes, was placed in form today for final enactment soon.

The conferees reached complete agreement, with acceptance of virtually all important senate amendments, including those authorizing the President to embargo imports, giving him broad power over all FOREIGN INSURANCE COMPANIES and placing the entire administration of the bill within his hands. Amendments were added to limit operation of the bill to the term of the war.

John Landers, the dean of life insurance on this Coast, is a member of the O'Connell jury.

THE HOME INSURANCE COMPANY

Leads All Companies in American Fire Assets

The Home of New York maintained its leadership in fire and marine assets last year, and a gain of more than \$2,000,000 placed it in the \$40,000,000 class.

Premiums and reinsurance reserve and surplus funds also increased. The Home is also a fire leader as regards cash or paid-up capital, with \$6,000,000. More than half its gross assets are surplus funds as regards policyholders.

The Home's business day income averages \$70,000, and is increasing every day.

In the Pacific West the Home increased its premium income last year, up to \$2,098,762, with a favorable balance on the underwriting account. Considered as a department or office it leads in Coast premiums.

Best's Casualty Reports

The 1917 edition is, as usual, interesting and serviceable from cover to cover. Everything needed is told in a "telling" way.

Particulars also are given of these insurers: American Indemnity of San Diego, California Casualty Indemnity of San Francisco, Inter-Ins. Ex. of S. Cal. of Los Angeles, Pacific Auto. Indem. of Los Angeles.

Underwriting exhibits are shown as to classes. For example, the Frankfort General shows an underwriting loss every year, 1910 to 1917, a total underwriting loss of \$461,188 in six years, or 5.8 percent of the premiums. Underwriting expenses and claims in the liability department average 116.4 percent of the premiums. Do the reinsurers patiently bear the brunt? In the several years this department has suffered an underwriting loss of \$624,464. Other departments showing underwriting losses were: accident and health, auto and teams property damage. On the other hand, workmen's business appears to have been profitable. The Fidelity & Deposit has lost money in liability, accident and health, auto and team property, burglary and theft, plate glass, and workmen's collective.

Liability business has been abandoned.

While companies suffer underwriting losses in the liability department, the pioneer Employers Liability made a profit of \$1,362,417 in the ten years, only two returning losses. Profits were also made in workmen's collective and compensation departments.

The Fidelity & Casualty made money in writing auto property damage, burglary and theft, fidelity and surety, fly wheel, plate glass and workmen's collective, and business as a whole returned a substantial underwriting profit for the six years.

New York Miscellaneous Report

Albany, N. Y., September, 20, 1917.

Part III of the fifty-eighth annual report of the State Insurance Department, was issued today by Superintendent of Insurance Phillips.

This volume covers the financial statements of general Casualty, Credit, Fidelity and Surety, Workmen's Compensation and Real Estate Title and Mortgage Guarantee companies operating in New York state, for the year ended December 31, 1916.

Copies of the above publication may be obtained by application to the Insurance Department at Albany either personally or by letter.

Many distilleries closed Sept. 8, under the war legislation to save much of 32,000,000 bushels of corn for the soldiers in Europe. Other distilleries will continue to make alcohol for the United States and the Allies for explosives.

J. F. J. Archibald, formerly a life general agent in San Francisco, then a war correspondent in Germany, and latterly a lecturer in this country at so much "per," was, it is now revealed, a paid servant of the German propaganda. His receipt of \$5,000 is among the accounts of the German slush fund in this country, the books and papers of which are now in the possession of the United States government.

"Are you saving your money to invest in the Second Issue of The Liberty Loan?"

Holding the Life Companies to Contracts

The ruling of Insurance Commissioner Fishback prohibiting insurance companies operating in this state from adding war clauses to policies written before the policyholders were drafted or enlisted for war service, wins the approval of the public as well as the registrants for the new army.

In all probability there are many companies which would have added war clauses to policies already in force if it were not for this ruling. Mr. Fishback decides that companies that do that sort of business may not sell their policies in this state.

Coming right down to brass tacks, what good is an insurance policy that is subject to all sorts of changes after it is written? The insurance business has been figured down to an exact science and the companies are waxing fat. They should be made to bear their share of the war's burden and they should be held to their contracts.—Olympia (Wash.) Olympian.

The Oregon papers have had much to say about Commissioner Wells and his tilt with W. H. La Boyteaux, broker, and his plan of placing marine insurance for contractors on government work at a special low rate, and ignoring local agents.

District Secretary DuVal and Engineer Rowley, both of the Board of Fire Underwriters, in making an investigation of the local fire department, state that there are only 26 out of 46 men in the department on duty at certain intervals of the day.—San Jose News.

Martinez, Cal., Sept. 22. — Charged with having set fire to the National hotel of Martinez, causing a blaze in which the hotel, four houses and a blacksmith shop were destroyed, Peter E. Callatos and his wife, Emilia Callatos, were arrested today on charges of arson. Callatos and his wife are in the county jail.

Secretary Weinmann of the Fireman's Fund is ill at home, recovering from a very acute attack of indigestion resembling ptomaine poisoning.

THE BACK-STABBING I. W. W.

Fresno, Cal., Sept. 19. — Warrants were issued tonight by United States Commissioner Retallick against fifteen I. W. W., accusing them of sedition and interfering with the enforcement of the conscription law. The men were arrested when government agents recently raided the I. W. W. headquarters.

Los Angeles, Sept. 19.—A crowd of soldiers, variously estimated at from two to four hundred, wrecked the headquarters of the Industrial Workers of the World here late today. Typewriters and furniture were broken, windows smashed and all movables demolished. There were no reported casualties and no arrests.

Montana's governor has received a threat of a general harvest strike by I. W. W. if he does not release all imprisoned "members" of their union by August 20.

San Francisco Streets

Sansome street at Sacramento is to have the new Federal Reserve Bank building, costing a quarter million. The acquired realty reaches to Commercial along Sansome and down Sacramento eastward 110½ feet, including the Atlas lot, where before the fire the Pacific department was housed in a neat brick building. Ten banks are near this corner. The bank building will be set a bit back from the three streets and the vacant grounds will be parked. This improvement will tend to re-establish and fix values along Sacramento street, on which the California Ins. Co. building and the Potter Agency building face.

Battery street, named after the army battery of pioneer days, stationed here, is improving. The Newhalls are building a 10-story addition on the "ell" lot recently acquired by them. A steamship companies' agency has opened in the McNear building at the corner of Sacramento. In the rear of the Etna a large six-story building has been erected for a drygoods firm. Another new building has gone up across the street.

The government's huge granite custom house is on this street.

Big Increase in Number Killed by Automobiles

Insurance Study Shows Increasing Menace of the Automobile Children the Main Victims

The startling fact that the death rate from automobile accidents has more than tripled since 1911 is disclosed by a study of the deaths among the industrial policyholders of the Metropolitan Life Insurance Company. In 1911 the death rate from this cause was 2.3 per 100,000; in 1916 it had increased to 7.4. During this period the rate for each year was markedly higher than the rate for the year before, and that for 1916 showed an increase of more than 37% over the figure for 1915.

Nearly One-Third of those Killed are Children Under 10 Years of Age

The steadily climbing death rate from automobile accidents among the families of the country's wage-earners is due, very largely, to fatalities among little children. This investigation has developed the fact that of the 2,507 policyholders who were killed by automobiles during the six years 1911-1916, no less than 790, or about 32%, were children under 10 years of age, and 1,125, or over 44%, were children under 15 years of age. Unless something is done to check automobile fatalities, the time is approaching when the automobile as an instrument of death among children will become as serious and dreaded a factor as some of the deadly epidemic diseases upon which the attention of health authorities has long been centered. There has been in recent years a marked decrease in the death rate from such diseases as measles, scarlet fever, whooping cough and diphtheria, but the rate for automobile accidents (surely as preventable a cause of death as any of these) is increasing by leaps and bounds.

Mortality Caused by Automobiles and by Other Vehicles Compared

Another condition developed by this study is the fact that as far as the industrial population is concerned, more deaths are caused by automobiles than by surface cars, subway trains, elevated trains, bicycles and horse-drawn vehicles combined. Indeed, in 1916 the 756 deaths caused by automo-

biles approaches very closely the 799 persons insured in the company killed on steam railroads.

The figures for Metropolitan policyholders, it must be borne in mind, represent, almost exclusively, pedestrians, rather than those who ride in the machines. This is particularly true of the children. A large part of this mortality, it is evident, is due to reckless driving and to the heedlessness of children to the dangers to which they expose themselves. But whatever be the cause, it is clear from these figures that the automobile is an important agency of death and that its control by the communities must be immediate and thorough if improvement is to be made.

Best's Policy Analyses

The 1917 edition of Best's Policy Analyses and Dividend Illustrations of All Legal Reserve Companies in the United States and Canada has come from the press. It contains 445 pages printed on thin India paper.

Twenty-three questions are answered on every page. Dividend illustrations usually require two or more pages per company. This book is instructive and of great practical service. Published by Alfred M. Best Co., 100 William st., New York.

General Agents Berdan & Osborn

The new general agency of the Pacific department of the North British & Mercantile and the several companies which its interests own and control—the Commonwealth of New York, the Mercantile of America of New York and the Pennsylvania of Philadelphia—is now in good working order, with an enlarged office staff and a reorganized field staff. The entire one-story brick building at 234-244 Pine street is occupied, and the need of additional room may result in a new lease and the construction of an additional story.

Both of the members of the agency firm are experienced Coast underwriters, familiar with the entire territory and its conditions. The added responsibilities are undertaken with the confidence of experience and the resolution warranted by past successes.

ITEMS

Fallon, Nev., Sept. 15. — While walking along the bank of the hot springs in Dixie Valley, H. C. Hinkman of Red Bluff, Cal., was thrown into the boiling water when the bank caved in. He was immediately extricated, but was badly burned about the legs. Hinkman and a companion were on an auto tour of the state.

The amended trading act gives President Wilson power to prohibit any foreign company from doing business in the United States. The purpose of this amendment is, if necessary, to stop companies from neutral countries like Holland, Spain, Sweden, Denmark and Norway.

The latest fire breeder is a candle stick made of pyroxylin plastic. The stick usually has a cup shape medal cap to receive the candle, but it has been found that this cap does not prevent ignition of pyroxylin.

Fresno, Cal., adventurers are preparing to start a new fire company with a million capital and surplus, if the extremely hot weather continues to affect the head of the promoter.

Seattle agents are asking for an increased rate of commission.

The stockholders of the First National in nearly five years never received a dividend, except the "Irish" kind. They were induced, from Maine to California, by mail solicitations and promises of great profits, over 3,000 of them, to buy shares of capital stock.

Total business of the Bankers Life of Des Moines for first eight months of 1917 has been approximately \$45,000,000. This amount includes examined business only. It shows a very large increase over 1916 when the issued business for the entire year was \$45,000,000.

PERSONAL

Manager Avery is expected to return home Saturday.

Assistant General Agent English, of the Phoenix of London, is visiting New York city.

Field Men. — Wm. R. Lambert of the North British having gone to the war, P. W. Gedney has been transferred from San Francisco to Spokane to succeed him. Mr. Lambert will be transferred to the 5th N. J. regiment, of which he was formerly 2nd Lieut.

A. H. Hougaard of the San Francisco office has been appointed special agent, with headquarters in Spokane.

Charles V. McCarthy, special for the Pennsylvania at Portland, will be transferred to San Francisco.

J. F. Agnew retires from the Pennsylvania.

Walter H. Young is now with the Automobile.

INVESTMENTS

Silver is now \$1.08 an ounce. About 14 cts more and it will be 16 to 1. In Bible times the proportion to gold was 9 to 1.

The United Railroads of San Francisco failed to pay interest on its bonds for the last quarter. Jitney and municipal competition, a strike and poor police protection have caused heavy losses.

The taxation of the new 4 percent Liberty bonds will apply only to the income therefrom, and will reduce the net interest to the \$100,000 or more holders to from 3.61 to 2.85 percent according to the amount held.

In these war days real estate, city and country, is seldom considered, except in the way of a trade. There is much offering but no buying. The many strikes, especially carmen strikes, are affecting many present values and salability.

American express companies report bad business. One lost money last month.

San Bruno, Cal. — Pumping station here set on fire when Villa hotel was burning.

California Sprinkler Business in 1916

	Premiums.	Losses
Ætna Acci. & Liab. . .	\$ 2,792	\$ 337
Maryland Casualty . .	3,554	1,448
	<hr/> \$6,346	<hr/> \$1,685
Home	933	. . .
Hartford Fire	388	. . .
	<hr/> \$1,321	<hr/> \$. . .

The Drennan Suit

In an action brought on behalf of William J. Drennan, former manager of the National Union Fire Insurance Company at San Francisco, for the determination of the commissions due him from that company, the commissions due were adjudged to be \$2,348.92. Under Drennan's contract he was to receive, in addition to his salary, a commission of 5% in return for faithful services. After his retirement he had refunded to the company various sums but the company did not accept as satisfactory his explanation that the retention of the money had been caused by oversight, clerical errors and procrastination and refused to pay him any commissions, upon the ground that the transactions, even if as explained by him, were inconsistent with faithful services. Drennan then brought suit. The court declined to allow Mr. Drennan \$3,278.32 claimed by him but allowed him \$2,348.92.

Send us the Names of Soldiers

Elsewhere we print the names of insurance men from San Francisco who are risking their lives for their country.

We intend to keep the Roll of Honor in type.

Send us more names.

Send us names from other cities.

Here are additional names:

From W. W. Alverson office—

Raymond L. Ellis
Ward S. Jackson
Edwin Benson
E. A. Rohde
Harold Selleck
Frank Kramer

From J. H. Richards office—

Edward Gallegos

The Canton Insurance Office is represented by James G. Jefferys, who enlisted with the Grizzlies, Battery B, 2nd Cal. Field Artillery.

Not on the Red River Lumber Loss

The burning of the big lumber plant at Westwood, Cal., near the Nevada line, has entailed an insurance loss of perhaps three-quarters of a million. It is a big camp, with the usual labor troubles. There was a fire about a year ago, reported of incendiary origin also.

Marsh & McLennan now handle the line. Formerly the owners were agents and placed a little additional insurance, but a new Board rule forbade that. Many of the companies carried lines. Lloyds and Eastern mutuals had large lines. Some offices, we hear, wrote lines at the request of the home offices.

The George Tyson office had a k. o. because the rate was deemed too low. The Ætna and the Home canceled some time ago. The North British declined to write. The Connecticut was not on. J. H. Richards office was not on. The Fireman's Fund and Continental escaped but would have been on in a day or so, we are told.

Hunamerican is the latest from the word mint.

The Prudential leads in twelve states, one of which is Colorado, where it has been the leader for eight years.

A. T. Kirk of Colorado was the leading producer of the Bankers Life Company of Des Moines for August. His total of business for the month was \$122,000.

An American private soldier in France or Belgium or elsewhere abroad, receives \$33 a month.

Sweden is in bad. Possibly another king will lose his throne because he has a German wife.

Germany could dominate the world commercially if it could annex the black (cotton) belt of our own South.

CHIPS

—PERSONAL.—T. C. Coogan, attorney for the Board of Fire Underwriters, is recovering from the effects of a fall, which lamed him somewhat seriously.

Rudolph Herold, Jr., a well known broker and former San Francisco manager, has recovered from his recent indisposition—but his clothes don't yet quite fit.

Manager Harry Smith has recovered from the lameness following his fall while fishing on the McCloud River.

Secretary and Actuary Gordon Thomson of the West Coast Life has returned from a visit to the Orient. His illustrated article in the Pioneer, giving an account of his trip to Japan, China and the Philippines, is very interesting. The company has a fine agency plant in Manila.

—FIRE.—The Niagara has abolished its Chicago and Arkansas departments. The general agencies of both the Niagara and Niagara-Detroit Underw. have been terminated. These changes may mean something besides.

Hanford, Cal., Aug. 20.—Fire destroyed buildings and contents of the Hanford Manufacturing Company early today with a loss estimated at \$40,000. Machinery for repairing harvesters and other heavy agricultural implements was seriously damaged. It is believed the fire was of incendiary origin.

—W. H. Davis, general council of the Pacific Mutual Life, has been elected vice president of the company. Mr. Davis has frequently visited San Francisco.

E. W. Fuller and E. C. MacEwen, of the home office, have been elected assistant secretaries.

—President C. O. G. Miller of the West Coast Life has been elected president of the San Francisco and Oakland terminal rail roads. Mr. Miller has long been prominent in the business world of San Francisco bay cities.

—Send to the Prudential Ins. Co. for particulars of its group policies.

—Reno, Nev.—One night this week there were one murder and seven holdups.

—George Kuhns, president of the Bankers Life Company of Des Moines, has recently returned from the Pacific Coast where on August 26, his birthday, he landed a swordfish. These amphibians are the fightingest things that swim in the ocean and are called the "tigers of the sea." President Kuhns fished about seventy miles out in the Pacific near San Clemente and his catch was one of only seven of the swordfish that have been caught in that vicinity this season. He hooked the tiger at six o'clock in the morning and fought with him for an hour and forty-eight minutes before the sea monarch was conquered. During that time the swordfish jumped clear of the water forty-eight times. The fish is ten feet long and of that beautiful color known as royal purple.

—The Pennsylvania, many years ago, was represented in this field by Brown, Craig & Co. That firm dissolved and a Pacific Coast department was organized. The late E. C. Morrison could have had the management but he preferred to remain with the Etna. T. Edw. Pope, assistant to George Boardman of the Etna, was offered the management of the new department. He accepted the management, and R. W. Osborn, long with Brown, Craig & Co., was appointed manager and later succeeded Mr. Pope. This position he retained until the change of ownership and the formation of the general agency of Berdan & Osborn.

—Chico, Cal.—A rerating of this city has reduced rates all the way from 5 to 75 cents. Chico has installed improved apparatus and removed the wooden awnings in the business section. A few risks have been increased as to rates. The Waterland-Breslan building rate was increased 38 cents. The M. E. church at Sixth and Broadway was increased 45 cents. J. G. Murphy's harness store was increased 50 cents. The Park hotel building, raised in 1915 from \$1.81 to \$2.19, has been reduced to \$1.94. The Feters & Williams building was reduced 60 cents. The Silberstein block was reduced 54 cents. The Konning building was reduced 44 cents. The Richardson Springs stage barn was reduced 75 cents.

FIRE CHIPS

—German Overboard.—The Buffalo German Ins. Co. has dropped "German" from its name.

—Bomb Starts Fire.—From Riverside, Cal., comes a report that an incendiary bomb thrown by some bum started a fire on a nearby ranch. This fire spread to other ranches. Orange and lemon crops were damaged.

—State Insurance in Wisconsin proved so great a failure that the law was changed and authority given the commissioner to reinsure in stock companies all liability in excess of \$100,000 on a single risk. That official is now busy placing business. No license required.

—District Attorney Ray Manwell of Yuba county, Cal., announced he is investigating charges that certain members of the Marysville City Council accepted bribes in connection with awarding contracts to the American La France Company for two automobile fire engines, costing \$30,000.

—The Fire Underwriters Association of the Pacific, in the fourth lecture course for the associate members, last month, devoted one evening to "Tributes to the Enlisted and Drafted" young men from the various offices. The names of these valorous soldiers and sailors and marines are printed elsewhere.

—The annual meeting of the Norwich Union Fire Ins. Society of Norwich, Eng., was held last month. According to the annual statement submitted by the directors, the society on January 1 had \$16,453,950 assets. Of this large sum, the paid up capital is \$660,000. Fire, marine and accident business is transacted. The total premium income last year was—\$7,919,795 fire and marine and \$2,449,175 accident, liability, etc.—\$10,368,970. In the marine office the "claims and profit commission" were 64 percent. In the fire office the losses were less than 50 percent, and in the accident only 40. So the Norwich Union is prosperous and growing, with the largest fire premium in its history. It is represented on this Coast by J. L. Fuller.

—Save money for the second Liberty Loan.
—The Commercial Union has bought the National of Scotland.

—Rates in New Jersey have been advanced 5 percent, "because of increased prices."

—Fire companies generally are reporting less surplus for July 1.

—Iowa no longer has an anti-discrimination law requiring all fire companies to charge the same rate on any risk.

—The Oregon hunting season has been shortened by the governor's proclamation, because the long drouth has increased the hazards of forest fires.

—South San Francisco, Sept. 17.—Two fires occurred in P. Palo's Central hotel last evening. The proprietor extinguished one and the volunteer department the later one.

—Local Killed.—R. L. Edwards, well known insurance man of Alturas, Modoc county, was killed by William Beck, a friend, who mistook him for a deer while the two were hunting.

—Insurance Commissioner Wells of Oregon objects strenuously to "certain managers and special agents writing their agents that if it were not for the insurance commissioner they would be delighted to pass the daily report."

—WANTED. — Position as **Special Agent**. 8 years experience. California preferred. Answer Coast Review, Box 33.

Alfalfa Fires and Adjusters and Local Agents

The Nevada state chemist, Prof. C. A. Jacobson of Reno, wants to know the names of Coast farmers who have suffered loss by hay fires this year.

The professor will pay 25 cents for the name and address of any rancher or farmer who has lost 50 tons or more of hay by fire in the past 12 months.

Here is a chance for adjusters, special agents and brokers on this Coast.

The Nevada man is investigating the causes of peculiar alfalfa fires, with a view to suggesting prevention in the future.

MISCELLANEOUS CHIPS

—The American Bankers' Association may form a mutual association of bankers to insure against burglary and theft.

—Newspaper Men receiving this issue of the Coast Review are asked to hand it to the second best insurance man in town.

—Molybdenum.—A ledge of this metal has been located in Nevada county, Cal. It is used to harden steel and color pottery.

—A bond of \$100,000 must hereafter be furnished in California by every company writing compensation insurance. The state has a new governor.

—Portland, Or.—Chas E. Morgan, a local insurance man and a veteran of the Civil War, died here recently, from an acute attack of indigestion.

—Baker, Or., will have a solar total eclipse next summer. The darkness will last 2 minutes. People will come miles to see the darkness and the corona.

—Salem, Or.—Following Marshal Wells's inspections, an ordinance meeting the requirements of the report has been framed. Salem doesn't want to burn up.

—Ex-President Roosevelt last week ascended a mile in an airplane and sped some distance at the rate of 100 miles an hour. The new Liberty motor was being tested. These new airplanes are expected to visit Berlin next Spring.

—LIFE.—Charles Hutchings has been appointed assistant actuary of the West Coast-San Francisco Life.

The West Coast Life is now writing a million of new paid business every month.

—Ancient Paris, of the time of Julius Cæsar, was called Lutetia, a stronghold of the Parisii. Carlyle freely translates the word as Mudtown, or town of round mud huts.

—The Italian government secured in Vienna complete evidence that the German government has been hiring Italian traitor publishers to run anti-war papers. The same thing is done in this country. Italian burglars were released and sent to Vienna after the evidence, with a promise of rewards.

—The editor of this journal has returned from a deer hunt. He found plenty of dear prices.

—Sir Herbert Beerholm Tree, the late actor, lost his life because of a fall down the stairs of a house where he was visiting. The heel of one shoe was torn off by the unlucky slip. It was necessary to perform a surgical operation. He was recovering, apparently, and sitting up in bed, when his head fell forward, while speaking. Oxygen and a strichnine injection were given him but he was dead. The accident had caused a blood clot in the pulmonary artery. Lady Tree was asked by the coroner, "Have you no suspicions?" She answered: "None." She thought "some wretched company had been trying to persuade him to sign a paper." Sir Herbert had an accident policy in the London Guarantee & A. Ins. Co. The jury returned a verdict of "Accidental death."

The Flag

Editor Coast Review:

Your statement that the only (material) change in the Ensign of the United States have been the addition of stars as states were added is incorrect. At the beginning a stripe was added at the same time a star was. This rule broke down as impracticable and the addition was restricted to a star. It is an interesting fact that the "Star Spangled Banner" which, floating over Fort McHenry, Baltimore, inspired Key's poem had fifteen stripes. The number was subsequently reduced to one stripe for each of the original states—thirteen.

OSCAR WOODWARD ZEIGLER.

August 3, 1917.

Prefers California to Canada

I have been in the insurance field for the past thirty-five years, **Life, Fire and Accident**, and have excellent credentials. Would like to get into communication with some company in California with a view of position as Agency Inspector, Special Agent, District Manager or anything where a thoro knowledge of insurance is required.

Address Editor, Box 5, Coast Review.

THE PRESS

Wm. Beer, editor of the Standard of Boston, is dead, aged 62.

The trouble of the Arizona in New Mexico, which is said to have been largely personal, came to a head some three months ago, and the license was cancelled nearly two months before the weekly "insurance press with wires" heard about it.

Voters in New York City circulated a petition to put Willie Hearst on the ballot for mayor. Ninety percent of the signers, according to first accounts, were Germans. Are we surprised? Ask us.

Insurance Herald-Argus,

Atlanta, Ga., August 3rd, 1917.

Editor The Coast Review, San Francisco.

Dear Editor: I note in the July issue of the Coast Review the following:

"A. R. Spielberger, who is business manager of the Southern Underwriter, favors "accepting" the ads of the enemy country companies. Are we surprised? Ask us."

Thanks for the unexpected publicity. And you might add, if you wish, that A. R. Spielberger favors all other truly American principles of justice and fairness to those dwelling within our boundaries. President Woodrow Wilson is a pretty good fellow to follow in these times of war.

But really, Mr. Editor, will you kindly write me if you are surprised at what you say is my attitude toward "accepting" the ads of the enemy country companies? I am following your suggestion to "ask us." You see, as I am the party mentioned in your good paper, I am really interested. Wouldn't you be?

Awaiting the "surprise," believe me,

Sincerely yours, A. R. Spielberger,

Secretary and Business Manager.

Ich danke ihnen, Herr Redaktor Spielberger. I am surprised that you are surprised—and that you should clutch at a typographical error. I assume that you are a decent American of German descent. How can you reconcile loyal Americanism with premium payments to our country's enemies? Every premium dollar paid a German company pays tribute to the Kaiser and strengthens the financial credit of his

government in this awful war. The fact that an American citizen and a good fellow collects that premium dollar makes the contribution no less an act of disloyalty; and the possible fact that no money is now remitted to Germany will not prevent the German government from taxing the home offices a large percent of (or all) the profits made on their American business. Be wise in time, Herr Spielberger, and advise agents to jeopard their clients no further by insuring in German companies while the war lasts.

Sincerely yours, The Editor.

"Spurlos versenkt."

State Compensation in Idaho

Pocatello, Idaho.—State Insurance Manager C. O. Broxon notifies employers of labor in Idaho they must furnish their addresses to the insurance department in order that literature, including a synopsis of the new workmen's compensation law and full information in regard to its application, may be sent to them.

All employers of labor in the state except those engaged in agricultural pursuits and employers of domestic labor must arrange for compensation for their employees, for medical and hospital attention, and for loss of wages arising out of and in course of any such employment.

The new law applies to every lawyer employing a stenographer, to merchants, barbers, contractors, printers, steam and electric railways, theaters, and to every city, school district, irrigation district, village and county in the state.

That portion of the law requiring employers to provide for the payment of benefits became effective July 1. The provisions of the law bringing employees within its purview will take effect January 1, by which time a substantial state insurance fund will have been created from the payments which employers must make.

"Might makes right." — Kaisers and Sultans.

"Right makes might." — Presidents and Parliaments.

Blue Goose

The Golden Gate Pond of the A. H. O. B. G. at a recent regular meeting resolved that—

Whereas, The entry of the United States into the great world's war brings home to all of us the fact that we must each contribute our part to the success thereto, and,

Whereas, Such contribution devolves as fully upon those who remain at home as upon those who offer their services in actual warfare, therefore be it

Resolved, That we, members of the Ancient and Honorable Order of the Blue Goose, do offer our joint services to the companies whose representatives are members of our order, to such an extent as may be necessary to perform the work of members hereof absent in their duty as defenders of our country, and further be it

Resolved, That matters of business affecting absent members be referred to Chas. Barsotti, M. L. G., whose duty it shall be to see that such are given the necessary atten-

tion by the members of this organization.

Resolved, That dues of absent members be remitted during continuance of service.

The Pennycook brothers ask the court to take the Penny and order them to be Cooks. Cook being a noble and uncommon name.

Hudson, Mont., Aug. 14. — Running 35 miles an hour a west-bound Milwaukee-Olympian train was derailed by a defective rail. Five steel coaches were piled up but nobody was seriously hurt. Had the coaches been wooden there would have been many fatalities.

New national banks are the Farmers of Buhl, Idaho; Montana National of Havre, and the First National of Raymond, Mont.

Women employees are invited to the meetings of the Insurance Institute of Hartford.

THERE ARE ALWAYS GOOD OPPORTUNITIES

FOR THE RIGHT MEN with the

Pacific Mutual Life Insurance Company

of California



FOUNDED IN 1868

Assets

\$38,727,196 62

Capital and Surplus

\$4,932,024 50

See for an Agency Contract in California

Managers for Life Department

KILGARIF & BEAVER, Inc.

Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Pacific Mutual Bldg., Los Angeles

Managers for Accident Department

F. A. STEARNS,

Shreve Building, San Francisco

The PASCHALL-JONES CO.

Story Bldg., Los Angeles

Paid-for Life Insurance, \$171,913,618 00

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1917) . \$12,149,848

NET SURPLUS, " . 5,176,150

E. F. BEDDALL
President

N. S. BARTOW
Secretary

GEO. W. BURCHELL
Vice-President

Gross Assets ^{JAN. 1} 1917 \$122,761,094

Fire & Marine Assets 55,786,381

Net Surplus - - 20,169,199

Losses Paid - - 303,155,408

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager
LIVERPOOL, ENGLAND



DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
San Francisco, Montreal. and Agencies in all principal Cities and Towns

ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING. SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston,
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, R. S. Folger, Matt B. Evans,
P. S. W. Ramsden. C. A. Luhrs (automobile).

There is a National Association of Owners of Railroad Securities

Since the organization meeting held in Baltimore on May 23 last, at which were some five hundred financiers, including the executives of the large insurance companies, banking institutions, trust companies, industrial concerns and individual investors large and small, the National Association of Owners of Railroad Securities has enlisted in the cause thousands of investors who are anxious and willing to support the movement which has for its object a campaign of education out of which it is expected there will

come a better understanding of the rights of those who have their money invested in the securities of the carriers and the obtaining of better treatment for the roads on the part of public officials and others interested in promoting the general business welfare of the nation.

Save

The Chamber of Commerce of the U. S. A. urges every coal user to economize in coal, as a patriotic duty. Coal, food, gasoline and money will win the war. Save coal and you save men for the great army.

FIRE ——— MARINE ——— AUTOMOBILE

FIRE AND AUTOMOBILE INSURANCE

Pacific States Fire Insurance Company

Of PORTLAND, Oregon

Independence Insurance Company

Of PHILADELPHIA, Penn.

MARINE INSURANCE

The Ocean Marine Insurance Company, Ltd.

Of LONDON, Eng.

The London Assurance Corporation, (Marine Dept.)

Of LONDON, Eng.

H. M. NEWHALL & CO., General Agents

THOMAS S. DEERING, Manager

NEWHALL BLDG., N. E. Corner California and Battery Streets, : SAN FRANCISCO

ORGANIZED 1797

The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

<i>Assets, Over</i>	.	.	.	.	.	.	.	<i>\$16,500,000.00</i>
<i>Losses Paid, Over</i>	.	.	.	.	.	.	.	<i>\$100,000,000.00</i>

Pacific Department :

J. L. FULLER, Manager

FRANK L. HUNTER, Asst. Manager

234-236 Sansome Street
SAN FRANCISCO

GENERAL

Legal Reporters

The West Pub. Co. announces: For the purpose of enabling as many of our men employees as possible to help in harvesting the crops, we will close our manufacturing departments for three weeks, beginning August 13th. We have announced a plan whereby any employe submitting proper evidence that he has spent at least two weeks working for some farmer, will also receive from us his three weeks' pay in full.

This will explain the small Legal Digest in the September Coast Review.

The greatest wheat-buyer in the world will not insure his purchases. He is our Uncle Sam.

Even the Amazons pledged to death cannot shame the Socialists into fighting.

Our Official Names List

The list of official names of fire companies in San Francisco—a list originated by us over thirty years ago and always distributed without charge—will hereafter be mailed only to offices which request the service.

San Francisco's street-car strikers and labor union men continue violence and murder. On Labor Day no cars were run because the Labor Trust threatened to wreck cars and brickbat passengers. No cars are run at night because of murderous assaults. Theaters, movies and restaurants are suffering lack of patronage. The authorities will not allow the U. R. R. employees to protect themselves, nor is there any policeman on the cars to protect the passengers. San Francisco and organized labor have a bad name.

American	of Newark, N. J.	Organized 1846
Insurance Company	Assets,	\$11,285,223
	Surplus to Policyholders,	4,951,427
Caledonian	of Edinburgh,	Organized 1805
Insurance Company	U. S. Assets,	\$2,352,282
	Surplus to Policyholders,	685,758
Rochester-German	of New York,	
Underwriters	Assets,	\$23,713,478
	Surplus to Policyholders,	12,759,423
Scotch Underwriters,	Assets,	\$2,352,282
	Surplus to Policyholders,	685,758

GEO. O. HOADLEY, Manager
219 SANSOME STREET, - - - SAN FRANCISCO, CAL.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President JOHN M. TAYLOR, Hartford, Conn.

Insurance in force, 107,262 Policies for - \$253,439,405.12

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1916,	\$310,337,255.71
Total returned to Policyholders, as above noted, in same period	319,548,729.00
Excess of amount returned	9,211,473.29

Tacoma or Rainier?

Henry T. Finck writes to the New York Times a strong plea for "Tacoma" instead of "Rainier" (not the beer). He says the grandest snow mountain in the United States is Mount Tacoma or Rainier. He wants this sublime peak's name changed, Seattle being no longer jealous of Tacoma. Vancouver, in 1792, inflicted on this peak a name after Peter Rainier," an obscure British naval officer who fought George Washington." The Indian name was Tahoma. Mr. Finck asks, Is it worth while to perpetuate the Geographic Board? which will not sanction the restoration of the Americanized Indian name Tacoma, "because no attempt has ever been made to change a name so firmly established." The Board fossils never heard of the Sandwich Islands, now the Hawaiian Islands.

Kelso, Wash.

Kelso is on the tide water of the Columbia river with direct water communication with the Pacific ocean. The Cowlitz is navigable thirty miles above Kelso and serves to float logs and shingle boats from the forests of this district. Here also are made the large ocean going rafts which are towed to San Francisco and San Diego, Cal. It is located on the main lines of the Northern Pacific, O. W. R. & N. and Great Northern Railroads, 50 miles north of Portland, and is served by twenty passenger trains a day. With such water communication and train service, the problem of transportation is forever solved and the markets of the world are at the doors of Kelso.—The Northern Life.

Commissioners Meeting

St. Paul, Minn., Aug. 28.—Thirty-five states are represented at the annual meeting of the National Convention of Insurance Commissioners. Ins. Supt. Jesse S. Phillips of New York, in his address as president, presented a strong arraignment of the proposal to introduce in this country the impertinent German system of compulsory health insurance.

Labor Patriots

Construction of a government ship at Benicia, Solano county, is being delayed because of 200 employees having walked out, declaring non-union workmen were being employed at the same wages and hours.

The People's Council of America folks have been publicly classified as "copperheads." That word will not "down."

THE OBJECT OF THIS WAR is to deliver the free people of the world from the menace and the actual power of a vast military establishment, controlled by an irresponsible government which, having secretly planned to dominate the world, proceeded to carry the plan out without regard either to the sacred obligations of treaty or the long established practices and long cherished principles of international action and honor; which chose its own time for the war; delivered its blow fiercely and suddenly; stopped at no barrier either of law or of mercy; swept a whole continent within the tide of blood, not the blood of soldiers only, but the blood of innocent women and children also, and of the helpless poor; and now stands balked but not defeated, the enemy of four-fifths of the world.—President Wilson.

“The Largest Fire Insurance Company in America.”
Organized 1853

THE HOME
INSURANCE COMPANY
NEW YORK

ELBRIDGE G. SNOW, President

STATEMENT, JANUARY, 1917

Cash Assets, January, 1917,	. . .	\$40,047,514.55
Reserve as a Conflagration Surplus	. . .	\$2,000,000.00*
Cash Capital	. . . . .	6,000,000.00*
All other Liabilities	. . . . .	19,395,766.42
Net Surplus	. . . . .	12,651,748.13*
Surplus as Regards Policyholders	. . . .	20,651,748.13*

EXPLOSION INSURANCE
LIBERAL COVER REASONABLE RATES

Every Policy Issued Backed by the Largest Cash Assets of Any Fire Insurance Company in America.

STRENGTH REPUTATION SERVICE

FOREIGN COMPANIES

CAPITAL. NET SURPLUS. YEAR ORGANIZED.	FINANCIAL CONDITION				INCOME		EXPENDITURES			RATIOS		PACIFIC DEPT.		
	GROSS FIRE ASSETS	LIABILI- TIES	SURPLUS AS TO POLICY- HOLDERS	REINSUR- ANCE RESERVE	NET PREMIUMS RECEIVED	TOTAL INCOME	TOTAL EXPENDI- TURES	LOSSES PAID	EX- PENSES	LOSSES TO PREMIUMS	EXP'S TO PREMIUMS	PREMI- UMS RECEIVED	LOSSES PAID	LOSS RATIO
JANUARY 1st.	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%	\$	\$	%
ROYAL. (Home Office) Liverpool, 1845.	1917 55,756,381	33,408,672	22,377,709	20,531,518	30,520,465	32,111,868	26,831,969	15,428,946	9,674,744	50.5	31.7	1,138,275	45,561	42.7
Capital . . . \$ 2,208,510	1916 52,857,075	30,404,082	22,452,383	18,705,738	26,347,235	28,036,978	23,485,659	13,192,511	8,810,368	50.0	33.4	1,139,542	60,316	52.9
Net Surplus . . . 20,169,199	1915 49,337,136	27,364,298	22,028,832	17,633,492	23,759,782	25,352,929	24,028,062	13,702,558	8,267,366	57.6	34.7	1,168,589	55,029	47.5
	1914 46,783,587	27,194,090	19,589,497	17,597,338	23,758,573	25,335,575	23,347,752	13,130,993	8,116,809	55.2	34.1	1,124,834	58,235	53.2
	1913 46,914,394	27,051,474	19,893,120	17,511,937	23,999,151	25,435,126	22,731,726	12,563,647	8,276,095	52.3	34.4	1,223,922	499,624	40.8
Royal Exchange Assurance . . . London, 1720.	1917 3,571,783	2,223,708	1,348,075	1,740,554	2,399,408	2,529,147	2,126,949	1,114,913	876,573	46.5	36.5	*903,083	44,788	22.5
	1916 3,160,701	1,988,233	1,185,708	1,642,531	2,607,552	2,131,426	1,495,897	1,101,840	754,002	54.9	37.5	77,230	64,420	83.4
	1915 2,947,575	1,880,267	1,067,308	1,395,488	1,909,721	2,199,685	2,178,911	1,115,270	757,197	58.3	39.6	111,530	73,650	34.6
	1914 2,887,996	1,841,479	1,046,517	1,614,839	1,956,852	2,504,657	1,905,694	1,130,160	775,534	57.7	39.4	112,876	48,332	42.8
	1913 2,738,433	1,831,665	906,768	1,508,998	1,916,660	2,158,233	1,973,882	931,165	728,685	49.6	38.0	101,369	45,529	44.0
Russia 1904	1917 7,899,713	6,296,054	1,583,659	4,307,732	9,005,052	9,312,833	8,596,276	5,202,278	2,559,910	58.4	28.9	. . .	. . .	. . .
Salamandra . . . Russia, 1846	1917 3,761,752	3,067,179	694,573	2,516,717	3,503,134	3,642,530	3,242,143	2,409,141	1,233,001	57.3	35.2	. . .	. . .	. . .
Second Russian 1835	1917 1,515,416	1,116,040	399,406	915,170	1,331,378	1,387,521	1,298,342	736,519	471,417	55.3	35.4	. . .	. . .	. . .
Scottish Union & National, 1824 Edinburgh.	1917 6,966,172	3,165,213	3,800,959	2,657,291	2,663,253	3,035,323	2,892,470	1,376,221	1,068,546	51.7	40.1	524,884	217,941	41.5
	1916 6,760,670	2,876,507	3,884,163	2,588,176	2,514,680	2,811,368	2,348,887	1,232,793	1,041,886	49.0	41.4	489,692	237,109	48.4
	1915 6,362,813	2,734,604	3,628,809	2,427,348	2,372,995	2,712,419	2,320,898	1,300,523	960,372	54.8	41.3	505,218	226,354	44.8
	1914 5,954,148	2,532,223	3,422,225	2,281,937	2,263,293	2,591,872	2,058,337	1,063,913	962,194	46.8	41.3	435,728	169,942	39.0
	1913 5,595,684	2,328,219	3,267,466	2,132,839	2,136,945	2,360,748	2,015,426	1,147,403	838,275	53.6	39.2	413,291	153,258	37.0
State Assurance, 1891 Liverpool.	1917 721,933	216,978	504,355	186,577	200,377	226,560	186,074	78,945	80,327	39.3	39.9	27,940	9,551	34.2
	1916 670,781	199,262	471,519	171,022	184,402	209,552	197,465	74,384	73,516	40.3	39.9	27,721	13,680	49.3
	1915 652,484	183,808	468,676	154,992	168,188	204,116	143,968	57,000	62,397	33.7	37.0	30,029	17,751	25.8
	1914 584,935	148,053	436,881	128,168	137,915	260,446	123,358	51,986	51,548	37.6	41.2	23,746	1,863	70.4
	1913 457,777	119,525	338,251	108,675	111,630	158,660	123,500	61,249	43,078	57.5	38.5	21,280	6,263	29.0

* Incurred. * 1916 figures include Canadian Pacific West business also. (28)

Sample Page Coast Review Fire Chart -- 1917

Unusual Accidents

Woodland, Cal., Sept. 11.—William Fitts was killed this morning when a hay press caught him and took the top of his head off. Stopping the machine, Fitts told a boy driving the horses to stop while he (Fitts) and a helper went inside the machine to make some repairs. While the two were working on the baler, the horses started up. The helper jumped out of danger, but Fitts was caught.

A rut at a turn of a mountain road below Monterey, Cal., caused the driver of a Ford truck to lose control of the wheel. The truck plunged off the steep bank 50 feet down. The engine plunged through the radiator and the wreck was complete. The

three men aboard were thrown into the brush and merely bruised.

A Nevada farmer, removing brush from a clogged sickle-bar, lost his right hand and was otherwise mangled when the horses started with the mower.

Mutuals Fail

The Anchor and the Lincoln, two fire associations of Louisville, Ky., have been placed in the hands of a receiver.

COAST REVIEW SERVICE

We tender to our Readers, everywhere, the Special and Particular Service of this 46-year-old Publication.

Fire . . . Automobile . . . Marine

COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$ 14,750,000
Paid-Up Capital	1,475,000
Total Cash Assets, Gold	67,581,595
Total Liabilities, including re-insurance reserve	56,390,685
Cash Surplus to Policyholders	11,190,910
Total Amount of Claims Paid	198,018,581

Assets in United States Held by Trustees, \$10,885,362

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.

San Francisco

E. T. NIEBLING, Manager

R. C. MEDCRAFT, Assistant Manager

PACIFIC COAST DEPARTMENT
324 SANSOME STREET, : SAN FRANCISCO

Insurance Company of North America
OF PHILADELPHIA
Assets, : : : \$23,389,465 34

Alliance Insurance Company OF PHILADELPHIA
Assets, : : : \$3,060,371 74

Yorkshire Insurance Company, Ltd., OF ENGLAND
U. S. Assets, : : : \$1,108,158 60

Northern Insurance Company OF NEW YORK
Assets, : : : \$1,691,384 09

FIRE INSURANCE

AUTOMOBILE INSURANCE

MOTOR BOAT INSURANCE

PARCEL POST and TOURIST BAGGAGE INSURANCE

JAMES C. JOHNSTON, Manager

J. K. HAMILTON, ASSIST. MANAGER

MCCLURE KELLY, ASSIST. MANAGER

Sunk by Subsea Sinners on the High Sea

American tanker Campana was sunk by a German submarine last week, 143 miles west of Ile de Re. This was the thirty-eighth American merchant ship sunk by German and Austrian under-sea boats and raiders. Thirteen were sunk before the United States accepted the challenge of war. First sunk was the Wm. P. Frye, Jan. 28, 1915. Total tonnage lost, 113,000.

American s. s. Motano and Kausan, schr. Augustus Welt, and motor ship Carmela, all reported sunk by submarines, had their crews insured in the seaman's division of the Bureau of War-Risk Insurance of the Treasury Dept. Seventeen of the crews were lost.

The surgeon-general notifies all governors that men who have flat feet will be accepted in the army and navy. Really, only cold feet constitute a real disability. Men with cold feet are not good fighters.

The Southern Live Stock Mutual of Arkansas lived a year and a half, and left forty unpaid claims.

The St. Paul reports losses by theft of twenty-one of its insured cars in a single week last month.

Francis, Nev., Aug. 11. — With plenty of snow in this vicinity last winter many of the springs in the valley upon which the ranchers depend have been drying out.

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Winters' Needs

The people of Winters are pretty well convinced that a first-class, up-to-date fire engine is needed in the town. A low water pressure has been demonstrated several times at threatening fires during the past. A low water pressure is a dangerous condition from the standpoint of protection from fire. All towns of Winters' size and larger have come up against the same problem Winters is now up against.

The way other cities have met the situation is to provide a force or booster pump that takes the water from the mains and forces it to the proper velocity and distance to make it an effective fire-fighting medium. If any one has found a more economical or efficient weapon with which to fight fires it is not generally known.—Winters Express.

Libby, Mont., Aug. 14.—I. W. W. are coming here for the purpose of picketing trains. Eight have been placed in the city jail charged with vagrancy. Of these eight, five are foreigners. They will be tried before Justice A. L. Morris on a state charge. When ordered to leave the city or go to jail they stated they would go to jail before leaving. The leader says it is their intention to fill all the jails, becoming a public charge, if compelled to refrain from picketing.

Dixon, Cal., July.—Grain has been coming in by tractor and long mule teams so fast the past ten days that the three large warehouses of the Grangers are nearly full. Over 6000 tons have been marketed, and not half the grain has been hauled. Great piles on lots adjoining the warehouses will soon begin to loom up.

San Francisco.—Kehoe from Eureka, insurance baiter at Sacramento, has joined E. P. E. Troy, agitator, in support of a four-track system, which would spoil Market street and reduce values, rents and tax revenues. J. Aubrey Jones may make a groaning trio.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT | WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

BENJ. J. SMITH,
MANAGER

FRED'K S. DICK, Assistant Manager

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.

of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts
Incorporated 1849

Total Assets	\$11,961,976 31
Total Liabilities	9,447,523 51
Net Surplus	2,514,452 80
SURPLUS TO POLICYHOLDERS, \$5,014,452.80	

150 Sansome Street,

GEORGE W. DORNIN, Manager

NEWARK

Fire Ins. Co.

of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey
Incorporated 1811

Total Assets	\$ 2,270,251 00
Total Liabilities	1,363,463 00
Net Surplus	406,788 00
SURPLUS TO POLICYHOLDERS, \$906,788.00	

: San Francisco

JOHN C. DORNIN, Asst. Manager

SUPERINTENDENTS OF AGENCIES

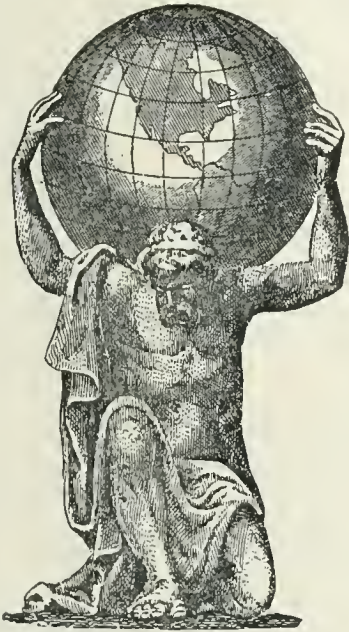
F. J. R. WEBBER **GEO. C. CODDING**
FRANK H. YOUNG

J. E. CRANDALL **C. H. ANDERSON**
H. K. NOURSE

Fire rates in this country will be very generally increased, notably the rates on unprofitable and shingle roof business. School buildings and grain warehouses, recently heavy losers, will pay considerably more.

Postage on mail to our Oversea Forces is at the domestic rate and must be fully prepaid.

These strenuous days every pacifist is regarded as a coward who fancies he will live forever.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$3,270,655.00

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

Imagine the World Without Insurance

How few of us pause to consider what a hopeless, chaotic sort of world it would be if insurance were impossible, because such a thing as the law of average did not exist. We are so used to the uniformity of what we call laws that we cease to think about them. It is much the same with insurance. If there were no insurance there could be no business development in the least corresponding to the state of things with which we are familiar. We should be living in a chaotic commercial world, in which it would be as sensible to do one thing as another, and it would not be worth while to do anything.

There is a far deeper foundation for insurance than any question of funds and premiums, and, just the same as the world as a whole could scarcely get along at all without the help of insurance, so individuals can only get along badly if they neglect the benefits it can confer. The advantages of civilization are quite literally impossible without insurance, and in the same way individuals who abstain from insurance are electing, so far as they can, to live in a crude and chaotic world, instead of in one that, so far as financial matters are concerned, is civilized and beneficially regulated.—Insurance Journal, London.

ARE YOU PLEASED?

IF NOT, SEE

US

**POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
OCCIDENTAL LIFE INSURANCE CO.
OF CALIFORNIA**

"THE DURABLE"

THIRD FLOOR GROSSE BLDG. LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$29,800,000

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Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

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W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets \$1,936,279.77

Liabilities in United States 1,112,315.18

Surplus \$823,964.59

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

GENERAL

Government price of \$2.20 a bushel at Chicago for wheat means \$1.80 in Washington state. Many farmers say they will lose money at this price, yield being light and labor cost high.

Out of 30,000,000 people occupied in money-making pursuits, 36 percent are engaged in agricultural work. Isn't it about time that we give some consideration to the teaching of agriculture in our schools?

Always A Place For Dependable Agents

THOSE who can not only write applications but deliver policies, and are energetic in their methods. Good positions are ready for such men.

UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

ARTHUR L. BATES, President

Address ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.

GEO. ELLIOTT HUNT, Manager
Shreve Bldg., San Francisco

T. H. McAllis, Manager, Board of Trade Bldg.
Portland, Ore.

P. B. Duren, Manager, Boston Block, Seattle,
Wash.

J. E. Evans, Manager, Vancouver, B. C.

GERMANIA

FIRE INSURANCE COMPANY,

NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1917.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,553,704 22
Liabilities - - - - -	4,222,485 60
Net Surplus, - - - -	3,331,218 62
Surplus for Policyholders	4,331,218 62

HEAD OFFICE

Cor. William and Cedar Sts.

False Reports as to Life Insurance in the United Kingdom

Give a lie a start, and there is no overtaking it. We are reminded of this by the fact that American papers are now giving currency to the assertion that the British life assurance companies have suffered tremendously from lapses since the outbreak of hostilities, over 7,000,000 policies having been abandoned; also to the assertion that with many English companies no paid-up values are provided for, and, consequently, the lapsing of a policy means the total loss of all moneys so invested. Against this we are told that in America the cash surrender value is uniformly available, and this may form an added temptation to lapse the policies on the part of those who have given up their regular businesses because of the war, and find themselves unable to continue the payment of their premiums. However, the statement about the 7,000,000 lapsed policies is entirely incorrect. It saw birth in the columns of a London evening newspaper, and, though quickly and strongly repudiated, is still in circulation. There are plenty of surrenders, both of industrial and ordinary policies in peace times, and every year American companies have to pay out relatively large sums to meet surrender values. We really do not believe that over here the surrenders have been larger than before the war. So far as industrial policies are concerned, the Courts (Emergency Powers) Act, automatically keeps them in force under certain conditions. This fact, if nothing else, should bring down into the dust that 7,000,000 bogey.—The Review, London.

American CentralINSURANCE COMPANY
of St. Louis

Established 1853

Assets, \$4,142,834 Surplus to Policyholders, \$2,032,736 Losses Paid, \$32,271,012

St. PaulF. & M. INSURANCE COMPANY
of St. Paul, Minn.

Established 1865

Assets, \$12,288,618 Surplus to Policyholders, \$4,895,060 Losses Paid, \$61,660,970

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

MercantileF. & M. UNDERWRITERS
of St. Louis**Minnesota**UNDERWRITERS
of St. Paul

Assets \$4,142,834

Assets \$12,288,610

Surplus to Policyholders 2,032,736

Surplus to Policyholders 4,895,06

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers*Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.*

1817 ————— OUR CENTENNIAL ————— 1917

FIRE ASSOCIATION

Of PHILADELPHIA

Cash Assets, - \$10,046,848.04 Surplus to Policyholders, - \$3,268,204.43

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$33,436,313.38 Surplus to Policyholders, - \$14,298.86

F. M. AVERY, Manager***Pacific Coast Department: 242-244 Sansome St., San Francisco***Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.**Competitive Argument**

Two meat shops in an English town were keen competitors. They were on opposite sides of the street. One meat seller hoisted a sign reading, "We sell sausage to the gentry of the country." On the following day the man opposite hoisted a sign reading, "We sell sausage to the gentry of the whole country." Next day the rival's new sign read, "We sell sausage to His Majesty the King." Was that a crusher? Nay, nay. Here was the return, "God Save the King."

Prices

The price of corn has kept pace with that of wheat. Ditto oats. Barley price has made the largest percent of gain, since 1900. Beans have increased over 500 percent, and peas over 600. Leather has trebled. Lime and copper and lead have doubled. Potatoes increased about 400 percent. Hogs on foot trebled. Lard, too, has trebled in price. Steers, 250 percent. Insurance generally about the same, but paper has doubled in price.

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS.** Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

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HOME OFFICE---West Coast - San Francisco Life Building, San Francisco, Northwest corner
Pine and Leidesdorff Streets

Coast Review's

PACIFIC FIRE CHART

1917

Companies' Coast Fire Business Totals.

Original Features, Including Digest of 12 Months' Court Decisions.

PRICE 25 cts.

Use and Occupancy

The hazards of tornado use and occupancy policies are recalled by a recent claim in a northern Indiana town. Two metal smokestacks on the local electric light plant were blown down in a storm, and owing to the shortage of sheet metal it has been impossible to replace them for six weeks after the storm, with the possibility that a month or two more might ensue before they could be put up. In the meantime, in addition to the use and occupancy claim from the plant itself, several thousand dollars in claims are accruing from manufacturing plants which depended upon the electric light concern for power.—Chicago Herald.

Which Do You Prefer for Lunch?

Boiled rice and or tripe digests in one hour; old corned beef digests in six hours; nuts, veal and fat pork, five hours; boiled fish, an hour and a half; roast chicken or duck or raw eggs, two hours.

Life Agent in the Toils

New York, Aug. 21. — An alleged offer by Lazarus Jacobson, a life insurance agent, of Brooklyn, to obtain the exemption of Joseph Levy, a clerk, for \$75 and a diamond ring resulted in the arrest today of Jacobson and Dr. Henry Seligman.

The German pronunciation of Eugene is Oig-en.

Home Life Insurance Co.

(Now Purely Mutual)

256 BROADWAY, NEW YORK

GEORGE E. IDE, President

THE fifty - seventh annual report shows insurance in force of \$133,493,000, an increase during the year of \$7,832,827. The Company paid the policyholders in 1916 \$3,536,233, of which \$628,406 was in dividends or premium refund. Its insurance reserve fund was increased by \$1,300,000, and the Assets are now
\$ 32,821,462.

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital \$1,000,000.00

Surplus to Policyholders . . 1,756,262.00

Assets 4,439,430.00

DIXWELL DAVENPORT, Manager

METROPOLITAN DEPARTMENT

San Francisco National Bank Bldg., 454 California Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
509 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.

WM. P. CASSELL, Oregon, British Columbia and
Western Washington, 923 Leary Bldg., Seattle

CALIFORNIA

Some 1,200 men are on strike at Kennett, to compel the Mammoth Copper Co. to pay \$1 a day more wages.

Mare Island. — Investigation has proved that the black powder magazine explosion was planned. Part of a time fuse was found. The effects of the explosion were far reaching. The conspirators hoped to destroy the entire navy yard, by exploding also the greater explosives. It is hoped to arrest all the conspirators.

DRY

Modesto, Cal., has switched back into the dry column.

The government aviation field in the outskirts of San Diego maintains a mule shed much nearer down town. It has been ruled that the half-mile dry limit, now for the first time prescribed, measures from the army mules shed. This line cuts into the heart of the city, and forces the closing of the principal hotels and restaurants. This rule has forced saloons and restaurants out of business near the Presidio reservation, San Francisco, and caused some loss in rents to landlords. It is proposed to extend the military camp along the ocean beach to Golden Gate park. This extension will compel several hotels and restaurants to go out of business.

Like the I. W. W.

A number of southern California sugar companies have notified beet-growers that they will buy no beets from growers who pay laborers more than \$2.50 a day without board.



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by Parcel Post

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122 Halleck

San Francisco

ESTABLISHED 1894



INSURANCE CO.
HOME OFFICE
SEATTLE
U. S. A.

**First Half of 1917
MOST SUCCESSFUL HALF YEAR
IN OUR HISTORY**

GAIN IN CASH PREMIUMS (New Ins.)	35 %
(Over Like Period 1916)	
GAIN IN RENEWAL PREMIUMS . . .	30 %
(Over Like Period 1916)	
GAIN IN INSURANCE IN FORCE . . .	20 %
(Over Like Period 1916)	
\$14,500,000.00 Insurance in Force	



Insurance in Force, \$415,000,000.00
BANKERS LIFE COMPANY, DES MOINES, IOWA.



INDUSTRIAL CONCERNS throughout the land are proving the patriotism of business by insuring entire staffs or employees. The Prudential will lend a hand—make it easy for firms to insure their workers.

Family Insurance has placed America First in Life Insurance, and Group Insurance will help to keep it there.

The Prudential has a fine Group plan. Group Insurance is endorsed by every concern that has tried it. Send for brief, forceful, descriptive circular.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

Incorporated Under the Laws of the State of New Jersey

FORREST F. DRYDEN, President

HOME OFFICE, NEWARK, N. J.

INVESTMENTS

The Port Costa Water Company has filed with the California Commission an application for authority to execute promissory notes and trust deeds for \$385,000 to the German Savings and

Loan Society, the notes to run for six years, at six percent.

Paradise Irrigation District (Cal.) \$350,000 bond issue has been declared valid.

The German Brewers and Coopers been disbanded, the membership having fallen to 22.

The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

SEMI-ANNUAL STATEMENT, JUNE 30, 1917

Assets	\$14,005,236 30
Liabilities	10,395,192 68
Capital	1,000,000 00
Surplus over all liabilities	2,610,043 62
Losses Paid to June 30, 1917	58,554,792 60

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange, San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS---C. W. Rohrer, LOS ANGELES; Rod E. Smith, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

PACIFIC BRANCH—Southeast corner Sansome and Pine Sts., SAN FRANCISCO

BOOKS FOR SALE BY THE COAST REVIEW

COAST REVIEW'S PACIFIC FIRE CHART for 1917. Price 25 cents

Wm. Sexton's Incomparable "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid; \$2.00 morocco. Flexible binding and size for the pocket

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts., 3 copies 25 cts.

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1, cloth bound

The Pacific Year Book is no longer published

ONE HUNDRED AND SIX YEARS OLD

North British & Mercantile

Insurance Company

Pacific Department of the United States Branch, 76 William St., New York City

ASSETS OF THE UNITED STATES BRANCH **\$8,926,952.00**
 (which are but a small part of total fire assets of the Company)

E. G. RICHARDS, Manager**W. S. BERDAN, Deputy Asst. Manager**

GEORGE M. WARD, Resident Sec'y Local Dept.
 234 Pine Street, San Francisco, California.

FIELD REPRESENTATIVES:

E. J. Young, 201 American Bank Bldg., Seattle; P. W. Gedney, 504 Empire State Bldg., Spokane, Wash.,
 E. C. Willey, 1645 Tremont St., Denver, Colo.; C. Harris, 515 Title Ins. Bldg., Los Angeles; H. E. Smith,
 24 Henry Bldg., Portland, Or.; G. W. Dearborn, F. J. Schoeneman, C. F. Milliman, San Francisco.

AGENTS WANTED

Every Company that advertises wants Permanent Agents. Have you any business? Are you about to change companies? Are you newly engaged in Insurance? Do you intend to go into the business?

THEN

Hustle! Get busy! Write to our Advertisers. Don't be verbose nor uncertain. Don't write from Los Angeles or Portland or Seattle and ask some big company, Are you represented here? Of course the company is represented there. Probably it is represented everywhere. But it may be contemplating a change, or its present agent may be flirting with the special of another company.

It Will Do No Harm

to get on the waiting list. It is legitimate for you to write modestly, "Consider me an applicant if you want another agent here." "I control \$—— in premiums." "My business is chiefly ——." "I want a company, and if you are unrepresented in this town or contemplate a change of representation let me submit particulars to you."

If you can write some life or accident business on the side or exclusively, the live companies which advertise are

Looking For You

They will give you the glad hand and the warm eye. They will pay you a handsome commission, too.

Scottish Union and National

**Insurance Company
 Of Great Britain.**

Organized 1824,

**FIRE - LIGHTNING - TORNADO
 AUTOMOBILE - SPRINKLER LEAKAGE**

North American Branch:**Hartford, Conn.**

**JAMES H. BREWSTER
 MANAGER.**

FIELD REPRESENTATIVES:

**FRED W. GASTON, Tacoma, Wash.,
 Oregon, Washington, British Columbia.**

**JOHN L. REAMS, State Agent,
 706 Gas and Electric Bldg., Denver, Colo.,
 Colorado, Wyoming, New Mexico, Utah,**

**H. C. EDMUNDSON, Realty Building,
 Spokane, Wash.,
 Montana and Idaho**

**H. W. FORES, San Francisco, Cal.,
 General Agent, California, Nevada, Arizona.**

**SAN FRANCISCO OFFICE:
 201 Sansome Street**

*Twelfth Edition—***PACIFIC FIRE MANUAL***—Twelfth Edition*

WITH COLORED DIAGRAMS

WITH REVISED FIGURES

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MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.00

For Sale by Coast Review

122 Hallock St., San Francisco

Republic, Wash., Aug. 31. — Fire broke out today in the rear of the meat and ice company's shop. Shop, city hall, Beckett hotel and Marshall hardware store destroyed. Of the latter only the concrete walls remains.

Forest fires of unusual number and intensity have been raging in Idaho,

Washington and Oregon. Flumes, outbuildings, fences and bridges are reported destroyed. Sawmills were closed and the workmen sent out to fight fires. No rain has fallen for 60 days.

Forest Hill.—An incendiary started a fire in a power house near here. The blaze was extinguished in time.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO. OF TORONTO (INCORPORATED 1851)

UNITED STATES ASSETS \$3,329,177.74

LIABILITIES IN UNITED STATES 1,850,645.84

Surplus \$1,478,531.90

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$35,000,000.00.

Svea Insurance Co.

of Gothenburg

Agricultural Insurance Co.

of Watertown, N. Y.

Globe & Rutgers Fire Ins. Co.

of New York, N. Y.

Hamilton Fire Insurance Co.

of New York, N. Y.

Globe Underwriters Agency

of New York, N. Y.

Sea Insurance Co., Ltd.

of Liverpool, Eng.

EDWARD BROWN & SONS

GENERAL AGENTS

202 - 204 Sansome St., SAN FRANCISCO

22,000 EDITION

It Is for All Local Agents

12th EDITION

Pacific Fire Manual

(formerly the Oley Manual)

PRICE \$1.00

Recommended by General, Special
and Local Agents

For Sale by the Coast Review

FIRE

Lodi, Cal., Aug. 11. — E. A. Benedict, a realty and insurance man, is under arrest for anti-draft work.

Petaluma, Cal., August 14.—The S. Q. Barlow homestead, in Two Rock valley, was totally destroyed by fire, the origin of which is yet unknown. The fire was discovered in the upper part of the house in the wing occupied by the farm hands. The loss will be \$3,000.

The Missouri-Iowa state agent of the Hamburg-Bremen has resigned.

Waldemar J. Nichols, general adjuster for the U. S. department of the North British, died last week, while riding in an automobile.

Chico, Cal., Sept. 9. — Less than a block distant from the scene of a recent fire which destroyed three residences in the unprotected suburbs, a blaze started yesterday afternoon that resulted in the destruction of two residences, a barn and several sheds, the total loss being over \$5,000.

Auburn, Cal., Sept. 9. — George B. Rumsey, a rancher near Rocklin, who had been mining at Sweetwater, Nevada, the past six months, has been arrested and is alleged to have confessed to the setting of a fire that destroyed a residence belonging to him in Rocklin June 27 last. The confession is said to have been made yesterday afternoon to Sheriff McAulay and B. C. Bergee, investigator of the arson bureau of the Board of Underwriters of the Pacific.

The Liberty Assurance Company of San Francisco will start with a good name, if it ever starts.

Sacramento.—There are 34 men on the "call" list of the city fire department, at an annual cost of \$10,000. It is now proposed to place these men on the regular waiting list and do away with "call" men.

Roseville, Cal., Aug. 11.—S. P. R. R. Club house badly damaged by fire late yesterday.

Vallejo, Cal.—Heights residents demand better fire protection.

Sacramento, Sept. 9. — Fire of unknown origin gutted a storeroom on the fifth floor of the Del Paso apartment house at 914 Twelfth street late last night and but for the efficient work of the fire department would have probably caused much damage to the building. Chief Anderson says the blaze may have been started from spontaneous combustion of an oil soaked cloth placed in the storeroom by a maid.

Sutter Creek, Cal., Sept. 7. — The home of Joe Liddicoat was totally destroyed by fire at an early hour Wednesday morning. The barn was saved. This makes the third time that Liddicoat has had his home destroyed by fire in the last three years. A gasoline stove exploding is supposed to have caused this fire.

Call System Abolished

Oakland, Cal., Aug. 31.—Fire Chief Elliott Whitehead today raised eleven men to lieutenantcies, added the names of twenty-nine hosemen to the fire department roster, dropped ninety-seven extra men and five regular engineers and silenced all fire bells and whistles in the city as a result of the abolition of the "call" system.

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$39,000,000.00

**TOTAL LOSSES PAID
SINCE ORGANIZATION:
\$270,000,500.00**

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent

For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed	\$1,250,000 00
Capital Paid Up	250,000 00
Cash Assets	3,555,720 34
Net Surplus	2,437,479 71

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents

Since January, 1882

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Assurance Company, Ltd.

Of London

ESTABLISHED 1782

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MUNRO ENGLISH,

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The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building

33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

Accident Policies

Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employees. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.

CHAS. J. OKELL & CO.

General Agents, - - San Francisco, Cal.
Royal Insurance Building

LIFE

Twenty Metropolitan Life policyholders lost their homes in last summer's Kansas cyclone.

A new life company is being framed up in Baltimore, with the un-American name of Maryland Insurance Corporation. We hope it will not be in court as often as its parent, the Maryland Casualty.

Under all policies issued on or after the date of the declaration of war, the Pacific Mutual will, on a written application made by the insured, issue a permit to engage in service in the military forces of the United States of America in time of war until January 1, 1919, such permit to be granted without any charge whatsoever, the company reserving the right to limit the amount of insurance on each life as may be deemed proper at the time the policy is issued. Such permit is limited to service in continental United States, not including Alaska, and will not cover naval or submarine service or aeronautic ascensions, aerial navigation or hydroplaning, in any capacity whatsoever. The company will also agree to continue the permit in force on and after January 1, 1919, during the continuation of the war, provided the insured, at the option of the company pays an extra annual premium for the same, such extra annual premium not to exceed 5% of the face amount of the policy.

According to the Insurance Press, last year was the greatest in the history of life insurance, the total payments for the United States and Canada being \$758,000,000. Other interesting facts

gleaned from the report are that 37 percent of estates consist chiefly of life insurance, and that three billion dollars in such insurance is carried, without extra premiums, on men subject to the draft.

Life men and companies sold for and bought of the government about \$100,000,000 Liberty Loan bonds.

FARM LOANS

The Metropolitan Life Insurance Company announces the appointment of Mr. Frank L. Bashore as manager of its farm loan division. Mr. Bashore has resigned as vice president of the Maxwell Investment Company, Kansas City, Missouri, and disposed of his interest in that company, to become associated with this company. He has been in the farm loan business for over twenty years. He assumes his new duties today. His headquarters will be at the home office, No. 1 Madison Avenue, New York City.

WASHINGTON

The Italian government has placed an order for 25,000,000 feet of Douglas fir as a substitute for spruce in the construction of aircraft.

WYOMING

A record wool crop of about 30,000,000 pounds at 50 cents a pound will put \$15,000,000 in the hands of the woolgrowers of this state soon.

BUSINESS

All bottle ware will advance 15 percent in cost to meet the increase in wages.

The doubling of plate glass cost necessitates increased rates.

ESTABLISHED 1873

Office of Edward E. Potter

General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND
TRIED

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Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,736,755 00 UNDIVIDED Profits . . . \$2,371,107 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . . \$5,198,253 00 UNDIVIDED Profits . . . \$ 836,745 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . . \$2,277,456 00 UNDIVIDED Profits . . . \$ 638,415 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$7,237,594 00 UNDIVIDED Profits . . . \$2,453,009 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,552,644 00 UNDIVIDED Profits . . \$892,343 00

GERMAN - AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$791,007 00 UNDIVIDED Profits . . . \$252,775 00

EDWARD E. POTTER, General Agent

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Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

SEPTEMBER

A Useful Publication

In its 47th year

All Contracts with Belligerent Countries Corporations and Citizens are Auto- matically Annulled

War does not, ipso facto, abrogate existing contracts between citizens of belligerent countries, but commercial intercourse between them is suspended, as shown by a number of decisions. Suspension during and revival after war of ordinary contracts, are conceded, but the principal does not cover executory contracts in which time is material, such contracts being annulled. This is demonstrated by the findings in *New York Life vs. Statham, et al.*, 93 U. S., 24 (30), followed in *Insurance Company vs. Davis*, 95 U. S., 425. Further, the case of *United States vs. Dietrich*, 126 F., 671, is one example among many of contracts, lawful in this inception, which were rendered void by subsequent events. Consequently, it may be considered as settled in American jurisprudence that all commercial intercourse between countries at war is suspended, including contracts previously entered into; and executory contracts in which time is material are rendered entirely void.

The power of citizens of belligerents to make contracts with each other is totally denied. The leading American decision in support is that of *Kershaw vs. Kelsey*, 100, Mass., 561.

Agencies Are Revoked by War

The United States supreme court has expressly held that agencies for insur-

ance companies, domiciled in the country of an alien enemy, are agencies which are revoked by war. The rule has never been modified or overruled. The question was the main one in *Insurance Company vs. Davis*: "In some recent cases in certain of the state courts of last resort," runs the declaration of the court, "a different view has been taken; but we are unable to concur therein. In our judgment, the unqualified assumption on which those decisions are based—namely 'once an agent, always an agent;' or, in other words, that an agency continues to exist notwithstanding the occurrence of war between the countries in which the principal and the agent respectively reside—is not correct, and that the continuance of the agency is subject to the qualifications which we have stated above."

The fact that the residence of the agent is not in the enemy's country does not alter the rule as laid down in *Montgomery vs. United States*, 82 U. S., 395.—*Rufus M. Potts, Illinois Ins. Supt.*

All Volunteers

The United States Army now numbers 710,024 soldiers, all volunteers. The U. S. Navy now numbers 233,117 sailors, all volunteers, a total of 943,141 men. The total of men who offered their services since the war began is 1,300,000.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

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OF LONDON

COLONIAL
FIRE UNDERWRITERS
AGENCY

MECHANICS & TRADERS
OF NEW ORLEANS

NATIONAL
OF HARTFORD

MICHIGAN
FIRE AND MARINE
OF DETROIT

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1863

54th YEAR

1917

FIRE

AUTOMOBILE

MARINE

FIREMAN'S FUND

INSURANCE COMPANY

HEAD OFFICE, COMPANY'S BUILDING, SAN FRANCISCO

Capital \$ 1,500,000.00

Assets 13,500,000.00

Surplus 3,700,000.00

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O. G. ORR & CO., Inc., Managers

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JOSEPH HADLEY, Agent

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VOL. 91
NO. 10

OCTOBER

SEE PAGE

1917

MAGAZINE EDITION "A"

THE

Coast Review

PROTECTION

INSURANCE

An Insurance Journal and Directory

IN ITS FORTY-SEVENTH YEAR

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Connecticut Mutual Life Meeting
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Marine Insurance Decision
Solution of Reinsurance Problem
West Coast Life in New Offices
The New Orleans Life Convention
National Locals' Convention
Some California Life Figures
I. W. W. Somewhat Subdued but Still Active
Trading with the Enemy Act—Presidents Proclamation
Death of John T. Fogarty
Newark Fire Will Go to Manager Watt
Mutual Life's War Clause
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American Yearly Fire Loss Is Merely Guessed

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Pacific West

PRICE 25 CENTS
\$3.00 PER ANNUM

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The Great Fire Insurance Company of the World
ASSETS IN UNITED STATES, - \$15,827,439.35

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Established 1836 **Entered U. S. 1848**

The statement of the condition of the United States Branch on the 1st of January, 1917, in accordance with the laws of the State of New York, is as follows:

Assets	\$15,827,439.35
Liabilities	10,366,693.76
Surplus	\$ 5,460,745.59

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126; 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$152,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852
In Company's New Building
444 California St., San Francisco

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GEO. F. GUERRAZ, Deputy Asst. Manager

Special Agents:

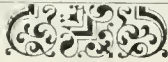
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FIRE



MARINE

CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS OVER \$43,806,000.00

LOSSES PAID TO DATE

\$191,994,000.00

PAID SAN FRANCISCO CONFLAGRATION

\$6,000,000.00

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GERMAN
AMERICAN



PHOENIX
OF HARTFORD

GERMAN
ALLIANCE

PROTECTOR
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EQUITABLE FIRE & MARINE INSURANCE CO.

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220 SANSOME ST., SAN FRANCISCO
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Representing

The Mutual Life Insurance Company

of New York

You will make money.

The great strength, big dividends and incomparable benefits of the "*oldest company in America*" mean certain success for you.

For Terms to Producing Agents, Address

GEORGE T. DEXTER, 2d Vice-President

34 NASSAU STREET, NEW YORK, N. Y.

1916 Gold Production

Estimates of yield of the gold mines of the world for the past year are as follows:

All Africa	\$220,862,290
All Europe (inc. Siberia)	37,285,000
All North America	129,232,388
All South America	13,975,000
All Australasia	38,213,328
All Asia (exc. Siberia)	27,874,062

Total 1916 \$470,442,068

Total 1915 478,552,222

North American yield fell off about $10\frac{3}{4}$ millions.

Canada's yield was \$19,162,025, a small gain.

The United States yield was \$92,-315,363. In 1915 it was \$101,035,-700.

Australasia yield fell off about \$7,-000,000.

Gold production is about the same as, or a little more than, before the war.

Exceeded Their Quota

Twenty - three states have exceeded their army quota of enlistments. The state of Pennsylvania leads in total and in excess. Nevada gave five times its quota, and leads in proportion. Other Coast states giving more than their quota are Montana, Utah, California, Colorado, Idaho, Oregon, Wyoming, and Washington.

Missouri rates have been advanced from 10 to 20 percent on dwellings, public buildings and country stores. On brick and fireproof mercantiles rates have been reduced 15 and 20 percent.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00

Net Surplus, 324,870 00

Total Assets, 1,286,477 00

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

HOME OFFICE: Company's Building. 550-558 Sacramento St.
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Paid \$2,557,000 in San Francisco conflagration without discount or compromise,
and at the rate of "Dollar for Dollar."

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LIFE

A new form "Provisions for Military or Naval Service" has been prepared and will be put in use by the Travelers as soon as it has been approved by the various insurance departments. The

Build Your Own Business



under our direct general agency contract. Our Policies provide for:

**DOUBLE INDEMNITY,
DISABILITY BENEFITS,
REDUCING PREMIUMS.**

See the new Low Rates.

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Insurance Adjusters,

Special Agents and Local Agents,

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THE COAST REVIEW

122 Halleck Street

San Francisco

new form will differ from the old one in the following respects: The old form provides that "If the Insured within FIVE years from the date of this Contract shall engage," etc. In the new form the period of restriction is reduced to two years. If the date of commencement of service in time of war shall be more than two years later than the effective date of the contract, no notice or extra premium will be required. The old form states that the provision for Settlement in Event of Permanent Total Disability shall become null and void upon the date that the Insured engages in military or naval service in time of war. In the new form the clause reads as follows:

"If the Insured within two years from the date of this Contract shall engage in aviation, military or naval service in time of war, the provision for Settlement in Event of Permanent Total Disability shall become null and void upon the date of engaging in aviation or naval service, or of LEAVING the United States for military service in territory foreign to the United States, as the case may be."

The Metropolitan Life Insurance Company with pleasure announces that Harry D. Wright, superintendent of Kenwood district, has been appointed superintendent of agencies for the Middle West territory, in place of John H. Immel, resigned. The change became effective on October 1 1917. Mr. Immel, at the expiration of leave of absence for the restoration of his health will re-enter active service as superintendent of an important district.

COAST REVIEW SERVICE DEPARTMENT

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FOR READERS OF ANY KIND

FOR INSURANCE MEN AND BUSINESS MEN

FOR EMPLOYERS AND EMPLOYEES

The COAST REVIEW inaugurates a new department of personal help, as the San Francisco representative of any of its readers or friends of its readers.

The COAST REVIEW will undertake to act as the personal representative of any of its readers, in an ordinary or extraordinary transaction—to buy or sell, to make reservations, to personally communicate with business or insurance men in San Francisco, to recommend insurers and agents and brokers, to recommend policies and companies.

The COAST REVIEW will act for you, no matter where you are. Do you want a rumor investigated, ask us. Do you want to know the record or reputation of any company, ask us. Do you want an insurance agency, ask us. Do you want to communicate with a reliable broker, ask us.

The COAST REVIEW will place you in correspondence with reliable people. Do you want to sell or buy stock or land? Let us hear from you. Do you want any insurance book or publication, let us hear from you. Do you want to know how the ———— settled San Francisco Conflagration losses, ask us. Do you want to know if the ———— is making or losing money, ask us. Do you want to know if the new store has a bad fire record, ask us.

Agents and Correspondents Wanted.

The Metropolitan Life Insurance Company

Pacific Coast Head Office

Metropolitan Life Building

Pine and Stockton Sts.

SAN FRANCISCO

Card-Index Efficiency

The card-index system bids fair to have a serious rival in a certain government office, in England, if the accounts of a recent sufferer are to be credited. He went up to London to seek a friend in this office, and, after being conducted all over the building, by three different messengers, apparently following a carefully planned system, he was told that there was no such person in the building. He retired, discomfited, but shortly afterwards met the man he was in search of, in the Strand. The one sought had been in the building all the time. "But, you know, old man," he said, on hearing the story, "it's much better to rely on meeting me casually, like this. We work so much on 'system' over there." Christian Science Monitor.

Be Patriotic !

SHOW YOUR AMERICANISM
By Patronizing American Institutions !

Tell Your Clients that there are no Fire Insurance Companies
the world over that are stronger financially, are better
managed or have a cleaner reputation for fair
dealing with honest claimants

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Society Limited

OF LONDON



Founded in 1714

Law Union & Rock
Insurance Company Ltd.

OF LONDON



Founded in 1806

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 Raymond C. Gillette, Spokane; Leigh H. Robins, Los Angeles.

THE COAST REVIEW

INSURANCE

OCTOBER

A Useful Publication

In its 47th year

German Hatred of German-Americans

Public Ledger, Philadelphia •

That German-Americans as a body have deeply disappointed the Germans, and that their enormous contributions toward German war charities — which received no publicity in Germany — have not counterbalanced the failure of German-Americans to recruit the German army by remigration through neutral countries, or their failure to take arms against the American government when we entered the war, are facts emphasized by ex-Ambassador Gerard in his account, published yesterday, of reasons why in Germany the "German - Americans are hated worse than the native Americans."

Let the German - Americans ask their leaders whether Mr. Gerard has spoken truth. Despite the propaganda aided so powerfully by the visit to America of Prince Henry, the Kaiser's brother, they will learn that German-Americans who have returned to the confines of Germany were never warmly welcomed. The villages of their ancestors know them not — especially when they returned in prosperity. They were looked at askance; they were suspected as evaders of military service and were subject to arrest. Now it is the testimony of representative men of German blood who have returned from Germany since America's entrance into the war that the name of the German-Americans is a hissing and a by-word in Berlin. They

have committed the unpardonable sin of loyalty to the country of their adoption.

Business War Convention

The war convention of the business men of the country called at Atlantic City by the Chamber of Commerce of the United States was one of the most successful and significant gatherings ever held.

It proved that not only is business backing up the Commander-in-Chief of the Army and Navy of the nation, but that our commercial leaders will not cease their efforts for victory until the war has been won.

One resolution passed declared at the earliest moment all purchasing of the government for the war should be concentrated in one body. It declared in an unequivocal manner for the first time in the history of American business that it is right, proper and necessary that the government should have the power to fix prices on all materials needed for the conduct of the war as well as all materials affecting the public interest, for the government itself and for the public at large.

Complete returns obtained from the different rice growing sections in California indicate that a little less than 85,000 acres of rice will be harvested this season as against 61,000 acres in 1916.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital
\$5,000,000.00

Net Surplus
\$8,146,446.99

Surplus as to
Policyholders
\$13,146,446.99



Cash Assets Now
\$26,693,568.89

Losses Paid
in

98 Years
\$157,580,591.00

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

W. H. BREEDING, General Agent

E. S. LIVINGSTON, G. E. TOWNSEND, Asst. General Agents

**Main Office, 301 California Street
SAN FRANCISCO**

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(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

HARTFORD FIRE

Insurance Company
Chartered 1810



FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE

Assets, January 1, 1917, \$29,878,349 00

Surplus to Policyholders. 10,682,226 00

DIXWELL HEWITT, General Agent

ADAM GILLILAND, Assistant General Agent

438 California Street, SAN FRANCISCO

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INSURANCE

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THE MONTH

The past month has been notably a "hot" one as regards both large and small fires.

Coast fire premiums have been holding up well.

The Old Guard is growing smaller. We no longer have with us John T. Fogarty.

President Wilson has issued a proclamation in connection with the new Trading with the Enemy Act. He has been granted power to stop all insurances with German companies.

The old names now being possibly misleading, the German American and the German Alliance of New York, both owned by American capitalists, have become the Great American and the American Alliance.

Attention is called to the fact that the yearly and monthly fire losses in this country and in Canada are unknown. Only the yearly fire insurance losses are known.

It is announced that the consolidated agencies of Willard O. Wayman and C. A. Henry will separate on November 1, after five years and ten months joint business.

The insurance companies, including those with German names, and those owned by German Americans, have subscribed generally and liberally to the new Liberty Loan. There is no better security than these government war bonds.

Life men and fire men held very successful conventions.

Steps have been taken to transfer Newark Fire agencies to Royal departments all over the country.

The Connecticut Mutual Life held a remarkably successful convention of its leading producers.

INSURANCE IN THE HIGHEST COURTS

RECENT RULINGS

MARINE INSURER IN COURT

Cox v. C. G. Blake Co., N. Y. S. C.,
166 N. Y. Supp. 294

Cancellation of Policy— Mistake in Risk

Evidence in an action by an insurer to cancel or reform a certificate of marine insurance on "coal," by substituting the words "coal, including freight," as intended, on the ground of mistaken assumption that freight sought to be insured had actually been paid by insured, and in view of non-disclosure of contrary fact, held to require a cancellation of the certificate.

Risk—Nondisclosure of Facts

Whether a suppression of the facts as to a marine risk arises from fraud, or merely from mistake, negligence, or accident, the policy may be avoided on the ground that the insurer has been deceived, and not that insured has intended to deceive.

Expert Testimony—

Materiality of Nondisclosure

Expert testimony of underwriters of marine insurance, as bearing upon the materiality of the omission to disclose to the insurers that the insured had no risk in the freight, was admissible.

The plaintiff is one of a hundred underwriters on the Lloyds plan, duly organized under the laws of the state of New York, and doing business under the name "Subscribers at United States Lloyds," for the

purpose of carrying on the business of marine insurance.

On October 14, 1915, a certificate of insurance was issued in behalf of the United States Lloyds by their attorneys, insuring by its terms a cargo of coal valued at \$38,873 to be shipped on the steamship Genesee from Hampton Roads to Montevideo, Uruguay, the loss to be payable to the order of defendant C. G. Blake Company, a corporation engaged in the business of mining and selling coal, which duly transferred the certificate to Swift & Co., the purchaser of the coal. On or about the 5th day of November, 1915, the steamer Genesee with its cargo of coal, while en route to Montevideo, was captured or seized by a British warship and taken to the port of Castries, St. Lucia, British West Indies, where it was detained and proceedings instituted in the prize court for the purpose of condemning the vessel and cargo as lawful prize. As a result of the proceedings the British authorities released the cargo and for some reason held the vessel, whether by purchase or otherwise does not appear. Swift & Co. obtained possession and control of the coal on or about January 27, 1916, but, being unable to forward it to Montevideo, they subsequently sold the coal at Castries at 20 shillings a ton, the best price obtainable therefor. The net proceeds of the sale, after deducting all expenses of every nature, aggregated about \$18,048.33, or approximately \$10,618.88 more than the original cost of the coal, which was \$7,431.45. This action is brought for the purpose of annulling the certificate of insurance, or reforming it by substituting therein the words "coal, including freight," for the word "coal."

It is difficult to understand in what respect the position of the plaintiff would be bettered, had the subject-matter of the insurance been described "coal, including

freight," instead of "coal," since the evidence convincingly establishes that each of these descriptions had reference to the value of the coal *c. i. f.* at Montevideo, the place of delivery, which meant the original cost of the coal, the insurance, and freight. There can be no doubt that the insurers knew that they were not insuring the coal at its value at Hampton Roads, but for a value which included the cost of freight to the port of delivery, a conclusion fortified by the admission of plaintiff's agent, who issued the certificate of insurance, that he described the interest insured as "coal," because he had "concluded that the freight had been prepaid, and hence had become a part of the value of the coal." Besides, if the freight was intended to be an independent item of insurance, it is reasonable to assume that separate values would have been stated for the "coal" and the "freight." We thus find no substantial difference between the parties that the interest to be considered was "coal" at a value at the place of delivery.

As a matter of fact neither the charterers nor Swift & Co. had paid the freight, nor had either of these parties guaranteed its payment. By the failure to deliver the cargo to Montevideo there was no obligation on the part of the charterers or Swift & Co. to pay the freight. There can be no doubt that the underwriters did not know when they issued the certificate of insurance that the owner of the cargo of coal had no freight at risk, and the question arises whether the omission to state that fact to the insurers, no matter however innocently it happened, constituted a concealment of such a material fact as to vitiate the policy. "Contracts of marine insurance are *uberime fidei*, and there is an obligation to voluntarily disclose all facts and circumstances which are material to the risk and not within the knowledge of both parties." 26 Cyc. 617.

The little "want-ad" pages of the daily prints are now filled with "male help wanted." And "female help" too.

FIRE INSURERS IN COURT

Vacancy

Where the agent of the insurer knew when the policy was issued that the premises were vacant, and they were consumed by fire while vacant, though they had been occupied in the interim between the issuance of the policy and the loss, the company was liable.

Refusal to be Examined

Where insured under fire policy refused to submit to examination as required by policy only so long as her attorney was not present, she did not break a condition of the policy so as to preclude recovery.

Gordon v. St. Paul Fire & Marine, 163 N. W. 956.

Renewal of Policy

Upon reasonable notice, or if premiums were not paid within a reasonable time, insurer could terminate agent's oral agreement to keep renewed a policy.

Insured could terminate by notice at any time an agent's oral contract to keep a policy renewed.

Where agent agreed to keep renewed a three-year policy, upon execution of renewal, it was his duty to ascertain that insured had moved to another address.

Where insured purchased property from insurance agent, he could rely on agent's promise to keep policies renewed, in absence of notice.

Statutory insurance law does not prohibit making of oral contract by an agent to keep a three-year fire policy renewed.

That payment of, premiums was not

exacted immediately upon issuance of a renewal fire policy did not render agent's oral contract to keep policy renewed void.

Struzewski v. Farmers' Fire., 166 N. Y. S. 362.

Indorsement

Indorsement by insurer on policy of consent to change of ownership, without more, cannot be construed as agreement by insurer to become liable to new owner for loss after change of ownership but before consent given.

Swiller v. Home of New York, 101 A. 516.

Automobile

Provision of policy insuring owner of automobile, held to not limit liability to actual cost of repairs, which did not restore another's injured car so that insured might recover on judgment against him for its depreciation.

Christison v. St. Paul Fire & Marine, 163 N. W. 980.

Cancellation

Letter from insured to insurer, stating that he wished policy cancelled at once, held a sufficient notice of cancellation, within Insurance Law.

N. E. Reporter, Sept. 25, 1917.

Under Insurance Law, § 122, a written request by insured that a policy be canceled effected a cancellation at once, without any action by the insurer.

Under provision of Law, § 122, fire policy, insured's request that policy be canceled held to effect a cancellation, though policy was not surrendered and unearned premium was not returned.

Gately-Haire v. Niagara Fire 221 N. Y. 162.

Insurable Interest

Where record title to homestead is in husband, wife, residing with him and occupying property as homestead of both, has an insurable interest in buildings situated thereon.

Where company's soliciting agent was fully informed as to status of title to lots upon which insured property stood, insurer was estopped to defend action on policy on ground that application contained material misrepresentations as to title.

Company's retaining unearned premium on policy with knowledge of irregularities and misrepresentations in application for insurance thereby waived them.

State Mut. v. Green, 166 P. 105.

Insurable Interest

Any person has an insurable interest in property if he receives a benefit, or by the destruction of which he will suffer a loss, whether he has or has not any title in, or lien upon, or possession of, the property itself.

Where a quarry tenant erected buildings at a cost of \$2,500 and had a lease which would run for eight years requiring it to keep the buildings and machinery in good repair, it had an "insurable interest" in the buildings.

Where Landlord Collects Insurance

Where the lease would expire in eight years, and the tenant had built new buildings to make the premises tenantable and insured them, and on loss the landlord collected insurance after having refused to insure his own buildings, the value of plaintiff's buildings being greater than the amount of insurance, it was too late

for the landlord to claim that the tenant had no legal or equitable right to recover the insurance money.

Plum Tree Lime Co. v. Keeler, 101 A. 509.

No Insurable Interest

A simple contract creditor without a statutory or contract lien and without a *jus in re* or a *jus in rem*, and owning a mere personal claim against his debtor, has no insurable interest in debtor's property.

Mortgage Loss Payable Clause

In policy of fire insurance, a mortgage loss payable clause is not an assignment of policy, but merely appoints mortgagee to collect insurance money in case of loss in the right of the insured.

Policy made payable to mortgagee "as his interest may appear" is an express promise by insurer to pay proceeds to mortgagee, who also has an interest in property insured to extent of his mortgage.

Northwestern National v. Southern States Phosphate & Fertilizer, 93 S. E. 157.

Insurance Rights of Buyer

Where premises were sold, title to be transferred on making of payments and contemporaneous mortgage to vendor to secure balance of consideration, rights of parties, as to insurance money accruing from destruction of building, were same as they would have been if fire had occurred after conveyance, buyer being in possession and having performed all obligations under contract to date.

Insurance money for farm building, received by vendor of farm after fire

loss pursuant to his contract with vendee, held to stand in place of property destroyed, and vendor was entitled to retain it for application completing payment of vendee's debt.

Baker v. Rushford, 101 A. 769.

LIFE INSURERS IN COURT

Premium Note

Insurer held entitled, for non-payment of note, to charge premiums for time of note given on failure to pay premiums and to deduct amount from value of reserve, applying balance of reserve to extended insurance as provided in option.

State Life v. Tyler, 93 S. E. 415.

Contract with Agent

Where contract between life insurance company and agent expressly provided that it might be terminated by either party at will, company's entry into a consolidation with another was not a breach, authorizing agent to recover, on theory that company was prevented thereby from carrying out its agreement.

Wilkinson v. Inter-Southern Life, 93 S. E. 406.

Stricken After Application

Applicant for policy agreed that it should not be effective unless first premium was paid and it was delivered in ignorance that he had been stricken with a fatal disease after application, and upon a premium paid by his friend did not take effect.

Rathbun v. New York Life, 165 P. 997. (Ida.)

Premium Not Paid in Advance

Actual payment in advance of first premium on life policy is not necessary to validity of contract, unless payment is by express terms of policy or necessary implication

made condition precedent to liability.

Metropolitan Life v. Thompson, 93 S. E. 299.

Tontine Features

The rights of holders of life policies, which contained tontine features, are measured by contract of each policyholder with insurer.

Eberhard v. Northwestern Mut. Life, 241 F. 353.

Intoxicated at Time of Death

Evidence that insured was intoxicated at time of his death held inadmissible to show that he had falsely represented in his application that he had not been intoxicated during five years previous thereto.

Mutual Life v. Johnson, 166 P. 1074.

Loan of Full Surrender

Under life policy, providing for continuance after payment of three premiums, held, where insured accepted as a loan full cash surrender value of policy, giving note therefor secured by policy, policy lapsed on default in payment of subsequent premium.

Meridian Life v. Hobbs, 76 So. 429.

"Amount Due" in Law

"The amount due," in provision of life insurance policy that it shall be indisputable after a year as to amount due, means the amount due in law and fact, and not an amount written therein by mistake as its cash surrender value.

Buck v. Equitable Life, 165 P. 878. (Wash.)

Policy Loan

Provisions of policies of life insurance held intended to create a permanent trust fund for the beneficiaries, so that neither the insured nor his assignee could borrow upon them to the full loan value thereof.

Beneficiary's Vested Interest

Beneficiary under life insurance policy takes a vested interest thereunder when issued, and where there is no right to revocation, or change of beneficiaries, insured can-

not, by assignment or other act, invalidate or destroy policy.

Caplin v. Penn Mutual Life, 166 N. Y. S. 675.

MISCELLANEOUS INSURERS IN COURT

Setting Off Fireworks

Act of setting off single firework is not change of occupation from that of gardener to that of user or handler of fireworks, within provision of accident policy.

Bulkeley v. Brotherhood Accident, 101 A. 92.

Evidence held enough to show that act of setting off in usual way a firework was not voluntary exposure to danger within provision of accident policy.

The Same.

Traveling Salesman

Under indemnity policy providing payments for total disability preventing insured from doing any kind of business relating to his occupation as a traveling salesman, insured, disabled from traveling by a foot ailment, but able to conduct business at office, was entitled to recover.

Gross v. Commercial Casualty, 101 A. 169.

Dividends in Bankruptcy

One holding claims against bankrupt government contractor can recover amount due thereon from surety, without waiting for determination of amount of dividends in bankruptcy, but must assign to surety her interest in dividends.

Fidelity & G. v. Eichel, 241 F. 357.

Employee in Default

Employer which, in connection with renewals of fidelity bond covering employee, stated to surety company that employee was not in default, doing so in good faith, held not precluded from recovering, though employee was in default.

St. Louis Police Relief v. American Bonding, 196 S. W. 1148.

Claim Payable in Installments

Under by-law made part of a policy, providing that payment shall become due and payable 90 days after receipt of proofs provided for, and in case of liability in excess of \$1,000, insurer reserved right to pay such sum in five equal payments, where insurer did not exercise its option to pay in installments within such 90 days, judgment for bulk sum of policy was not erroneous.

International Travelers v. Votaw, 197 S. W. 237.

Immediate Notice

Provisions that insured give immediate notice of an injury covered by the contract requires notice within a reasonable time, and is a condition precedent to a right of action thereon.

Hagstrom v. American Fidelity, 163 N. W. 670.

52 Days Not Reasonable Notice

Under provision that insured give immediate notice of injury covered by the contract, notice given 52 days after injury was not given within a reasonable time, within the contract.

The Same.

Automobile

Where automobile policy did not preclude settlement by owner for excess liability, held, that he had right to protect himself with respect to such liability without consulting defendant, and defendant's withholding of consent, either in good or bad faith, was immaterial.

McAleenan v. Massachusetts Bonding, 166 N. Y. S. 184.

Station Platform—**Double Indemnity**

In action on accident policy, as platform of a subway station is not a public conveyance, it was error to permit recovery of double indemnity upon theory that injury was sustained by insured "while in or on a

public conveyance, including the platform, steps, or running board thereof, provided by a public carrier for passenger service."

Weil v. Globe Indemnity, 166 N. Y. S. 225.

No Double Indemnity

Insured injured while alighting from taxicab, engaged for certain trip, could not recover double indemnity, under policy providing therefor in case of injury on public conveyance provided by common carrier for passenger service.

Anderson v. Fidelity & Casualty, 166 N. Y. S. 640.

Mail Order Insurance—**Doing Business in the State**

Insurer which had members in every state who paid their dues by mail, and who were authorized to solicit new members, held doing business in a state where plaintiff's husband's application was obtained and where his certificate was received from the company by mail.

Injury by Firearms

Provision against liability for injury caused by firearms, when there was no eyewitness except the member, held ambiguous, and to be construed most strongly against the company.

Amending By-Laws

Agreement by applicant for membership in mutual insurance company that by-laws might be amended, held, not to authorize an amendment impairing or substantially disturbing vested contract rights.

Amendment of by-laws of mutual company, if intended to defeat liability for accidental discharge of firearms by unknown person when there was no other eyewitness, held void.

Provision in policy against liability in case of suicide held not a defense, where insured did not contemplate suicide at the time of his application.

Iowa State Traveling Men's v. Ruge, 242 F. 762. (Mo.)

GENERAL

WAYMAN AND HENRY

Consolidation of Six Years Duration and High Agency Rank

It was in December, 1911, that The Coast Review published the announcement of the consolidation of two large San Francisco agencies, as successors to McNear & Wayman and C. A. Henry & Co., taking the name of Wayman & Henry as joint general agents. The companies thus jointly represented, beginning January 1, 1912, were as follows:

Sun Insurance Office of London.
Colonial Fire Underwriters Agency.
Sun Insurance Co. of New Orleans.
National Insurance Co. of Hartford.
Michigan F. & M. Ins. Co. of Detroit.
Mechanics and Traders of New Orleans.

The premium income of the consolidation gave the Wayman & Henry agency the second rank among San Francisco departments in 1912 and the first rank in 1913. It has continued to hold a high place among the leaders, with a yearly moderate ratio of losses incurred to premiums received. Altogether in the six years of this consolidation the total premiums written will exceed \$10,000,000.

Wayman & Henry occupy the three upper floors of the brick building at 405 Sansome street, and also one of the upper floors at 411 Sansome street, and the ground floor at 512 Sacramento street for the local department. Thus one half of the floor space of the large National building is devoted to the country business of this large agency plant.

Although still in the prime of life, both Mr. Wayman and Mr. Henry have managed company interests for over twenty years, and of course have done it successfully and to the entire satisfaction of their principals.

The companies represented are the same as listed above, with these exceptions: the Sun of New Orleans has reinsured and retired, and the Sun Underwriters and the Patriotic of Ireland have been added.

As first announced by The Coast Review, this big consolidation will be dissolved on October 31. The lease on the building will soon expire. Mr. Wayman will retain the two companies which he brought into the consolidation, and Mr. Henry will retain the three others.

Reinsures First National

The Home of New York has reinsured all business of the First National, a company now in the hands of receivers.

Main War Expenses Paid by the German Insurance Companies

Ex-Embassador Gerard says:

"The German war loans have been subscribed mainly by the great companies of Germany, by the savings banks, the life and fire insurance companies, and soon."

If Germany can collect no indemnities for war expenditures it is believed that her war loans can never be paid. Certainly they can not be paid if, defeated, she is forced to pay the indemnities which her people have hoped to collect from the defeated Allies, including the rich United States. Her banks and insurance companies must make "a settlement" with claimants and start over again.

The Chicago Board of Underwriters, founded in 1856, is carrying on a newspaper publicity campaign. It advertises "What you own is underinsured against fire." Everything insured has gone up in price. Therefore everybody is underinsured. Even the man whose life is insured is underinsured. "Insure on 1917 valuations. Don't wait until your insurance expires. The risk is too great."

Reno, Nev.—Rates in this city have been reduced about 12 percent. This is in recognition of improved fire protection, equipment, mains and hydrants.

Fillmore, Cal., Oct. 3.—Three women and a baby are known to have burned to death, and property valued at \$300,000 is believed destroyed by a brush fire north of here, said to have been started by an unidentified man last Friday.

SOME LEGAL POINTS**Where Fraudulently Issued**

Where a casualty policy different from that applied for has been fraudulently issued, the insured, without reading it, may assume that it conforms to the application. *Hammond v. Western Casualty & Guaranty Ins. Co.*, 165 P. 291.

Print of Renewals of Policies

In *Hodgson v. Preferred Accident Ins. Co.* the New York supreme court held that the law requiring exceptions in accident policy to be printed as prominently as benefits applies also to renewals of policies previously issued.—165 N. Y. S., 293.

U. S. Supreme Court Rulings

Rev. St. Mo. 1909, § 7042, held not invalid because construed to permit personal service on foreign insurance agent on causes of action arising in other states.

Foreign insurance company which has filed with insurance department power of attorney authorizing service of process on superintendent thereof to be deemed personal service on the company, is not denied due process of law guaranteed by Const. U. S. Amend. 14, because applied to causes of action arising in other states.—*Pennsylvania Fire Ins. Co. of Philadelphia v. Gold Issue Min. & Mill. Co.*, 37 S. Ct. 344.

Unconditional Owner

A party in possession under a partly performed contract for purchase of realty is the sole and unconditional owner in fee simple within the Oregon standard fire insurance policy.—*Waller v. City of New York Ins. Co.*, 164 P. 959.

Where the insurer separately pleaded fire by design of the insured, gross negligence of the insured, and failure to use all practical means to preserve the property, it was error to instruct permitting recovery unless all three defenses were proved.—*Todd v. Security Ins. Co.*, 194 S. W. 734.

The delivery of a life policy by insurer to insured in the absence of fraud is conclusive against the insurer.—92 S. E. 706.

Soliciting Agent's Knowledge

Knowledge of a local soliciting agent, who was not the insurer's general agent, that other insurance had been subsequently taken without insurer's consent, is not chargeable to the insurer.—*Pettijohn v. St. Paul Fire & Marine Ins. Co.*, 164 P. 1096.

Beneficiaries Took Vested Interest

Under life policy payable to wife or, she predeceasing insured, to her children, beneficiaries took vested interests, so that, all dying before insured, issue of each child takes what their parent would have taken.—*Germania Life Ins. Co. v. Wirtz*, 162 N. W. 981.

"Vexatious Refusal"

Fire insurer, after loss, is not required to tender actual loss, in face of demand for greater sum, to avoid liability for damages for vexatious refusal to pay, and, if insured wishes to place insurer in wrong, he must demand and sue for only actual loss.—186 S. W. R. 583.

Insurable Interest.—Where plaintiff had a contract with his landlord under which title to the hay remained in the landlord until plaintiff performed his lease covenants, whereupon he was to have half the hay remaining after leaving sufficient to winter certain stock, he had an insurable interest in the hay.—112 N. E. 728.

Liability.—Where an employer's liability policy excepted the risks of injuries sustained by employees caused by making additions to, alterations in, or constructing the building, the employer could not recover for injuries so caused.—157 N. Y. S. 572.

Assignment.—Provision in fire insurance policy that, unless otherwise provided by agreement indorsed thereon, entire policy should be void if assigned before a loss, is reasonable and binding on insured.—*Morgan v. American Cent. Ins. Co.*, 92 S. E. 84.

STRANGE DISAPPEARANCE CASE and STRANGER STORY OF MURDER

A Weird Tale of Seventy - Six Years Ago — Three Brothers Narrowly Escaped Hanging

The following case, in which circumstantial evidence appears in a strikingly complete form, was tried in a local court of Sangamon county, Illinois, something more than 70 years ago.

The case presents, it will be seen, a number of extremely interesting phases. William, Henry, and Archibald Trayler came to Illinois from Green county, Kentucky, in 1829. William settled near Greenbush, Warren county, about 100 miles northwest of Springfield. Henry settled at Clary's Grove, Menard county—at that time a part of Sangamon—while Archibald settled in Springfield, engaging in the business of a building contractor. He purchased a lot and erected a house on it, and being a bachelor he rented it to his partner—a certain Mr. Meyers—and boarded with him.

The three brothers were, all of them, sober, industrious men, and had been well respected in the Kentucky town from which they came, as they were then respected by their new acquaintances in Illinois.

Archibald Fisher was about fifty years old, unmarried, and a school teacher by profession; his home was in Warren county and he boarded with William Trayler. Being a man of an economical turn of mind, and seldom, if ever, idle, he had accumulated several hundred dollars. Wishing to enter some land, he started in company with William Trayler for Springfield, stopping at Henry Trayler's, near Greenbush, on the way—reaching there early Sunday evening. The next morning all three came on to Springfield, going at once to Archibald Trayler's boarding place. This was about noon, Monday, June 1, 1841. After dinner Fisher and the three brothers left the house together for the purpose of looking around the town.

Disappeared

At supper time the three brothers returned, but Fisher was not with them. He had turned aside, they said, as they were passing along a footpath in the northwest part

of town. Supper was eaten, and, as Fisher did not put in an appearance, the three brothers went in search for him; but when they returned at night they reported that nothing had been seen of him. Search was resumed early the next morning, and continued throughout the day, but with no success, and William and Henry Trayler, who had expected to leave that morning for home, expressed their intention of giving up the search; but this was objected to by Archibald and others, on the ground Fisher if found, would have no means of conveyance back to Warren county.

However, William was determined to return home, and that night, unknown to Archibald, he hitched his horse to his buggy and left. Missing him, and finding that the horse and buggy were also gone, Archibald followed him on foot, overtaking him just as he was crossing Spring creek, some two miles west of town.

Remonstrating with him for leaving before the mystery of Fisher's disappearance was cleared up, he finally persuaded William to return with him to Springfield. But the morning following, both William and Henry insisted on starting for home, in spite of every effort on the part of Archibald to detain them.

Up to this time Fisher's disappearance had attracted no especial attention, outside the few persons immediately concerned, Three or four days later Henry came back to Springfield, to resume the search with his brother Archibald; but nothing came of it. On Friday, June 12, however, Jas. W. Keyes, the postmaster at Springfield, received a letter from the postmaster at Greenbush, stating that William Trayler had returned home and was circulating a report that Fisher was dead and had willed him \$1,500—a much larger sum than Fisher was supposed to have had—and Mr. Keyes was asked to give him all the information he could touching the matter.

The contents of this letter were soon made public and created intense excitement.

BAD FAILURE

Guardian Casualty & Guaranty Company Liquidates

The expected has happened. The Guardian Casualty & Guaranty Company of Salt Lake City, organized in 1909, has been examined by the insurance departments of Utah and California, and found wanting.

If there is a dollar of the \$300,000 left there will be an agreeable surprise for the stockholders. The company has discontinued business and will liquidate its affairs. The outstanding risks, chiefly liability and workmen's compensation, will be reinsured if possible.

The annual sworn statement of January 1st showed \$300,000 capital and \$31,410 net surplus. The loss of \$111,716 surplus in the year 1916 was a red danger signal, which was heeded by the wise broker and agent.

The management "rushed in." They wrote workmen's compensation business with what now seems recklessness—in 1915, \$653,959 premiums; in 1916, \$858,822, with probably 70 percent loss to earned premium.

The annual statement showed an underwriting loss of \$110,857; but with a declining surplus, \$34,500 dividends were paid stockholders—over 11 percent.

Dr. David W. Edwards, who organized the Bankers Alliance of Los Angeles and was its president, died in his 69th year, this week, in the southern metropolis. The Bankers Alliance, an assessment company, was taken over by the Conservative Life, which was a capitalized legal reserve company. Mr. Edwards was a clergyman of very little experience in life insurance. The Coast Review thought well of Dr. Edwards but had no mercy for his frail assessment venture.

The Bankers Life Company of Des Moines announces the appointment of James E. Flanigan as actuary. Mr. Flanigan gained his early experience in the East where he was associated for several years with the

Connecticut General of Hartford. He has a full membership in the Actuarial Society of America, which gives him the highest recognition of his profession in this country.

Will Try to Oust the President

Western States Life Tiring of High Expenses

There is a tempest in the Western States Life teapot. The storm has been brewing for some time.

The company has been operating at great expense since it was organized a few years ago by professional promoters.

Over half the original capital and surplus has disappeared. The stock, par value \$10, has been only \$6 bid. Of the \$20 originally paid in, the stockholders are at present able to realize only three-tenths. They have lost besides the interest for ten years, no interest ever having been paid.

The stockholders, in other words, have lost considerably more than they have invested in this San Francisco company.

Three of the directors of the company have joined in a circular letter to the stockholders, asking for proxies, with a promise of a reduction of \$25,000 in the expenses of the company in the coming year.

They propose to do this by eliminating the high salaried president and legal counsel. President Porter, who is a country banker, receives \$10,000 a year salary.

Counsel O. I. Wise receives \$6,000 a year and \$200 a month for office rent.

The insurgent directors are George M. Perine, Charles M. Belshaw and Marshall C. Harris. The managing vice president, H. J. Saunders, who is the only practical life insurance man connected with the company, is cooperating with the reformers.

The management is a one-man affair and President Warren Potter is the one man. It appears, according to the letter addressed to the stockholders, that the president elects the board of directors, and then the board of directors re-elect the president and elect all the other officers, as per the slate.

The president and the counsel turned back part of their salaries—about one-fifth—for a year, at least, and then took all, though the short time and then took all, though the

company was still staggering under the heavy load of overhead expenses.

President Porter does not like reformers, and as he holds the proxies of the stockholders it does not seem probable that the reformers can beat the performers—not now.

If you held 10 shares that cost you \$800, and you had lost \$400 interest and you could get \$240 or \$280 for the \$1,200 outlay, would you sell out or try the new management or retain the old management and hang on?

Or would you say, Let us reinsure the Western States Life and realize what we can?

Somewhat Subdued

Judge Lynch's "law" is never good but his swift and certain punishment of the guilty has a wholesome influence on lawless men whose ignorance makes them contemptuous of the ordinary slow processes of law which fears to do injustice to the innocent.

The hanging of the I. W. W. leader Little by indignant citizens of Butte, Mont., after he had spouted treason, insulted the soldiers and threatened the administrators of the law, here, there and everywhere, is regrettable of course; but it certainly has had a desirable effect on the members of the anarchistic "organization" which styles itself the "Industrial Workers of the World"—who hate work. On this Coast they are really subdued, and if they have no respect for the law, as they always say, they fear Judge Lynch's court.

Sherrard Appointed Assistant Manager

Manager J. C. Johnston announces the appointment of Mr. McKee Sherrard as assistant manager of the Pacific department of the Insurance Company of North America, the Alliance of Philadelphia, the Yorkshire of England and the Northern of New York. Mr. Sherrard was for some time with the Fireman's Fund, and later with the Yorkshire office as assistant to Mr. Kelly the then manager. The recent death of Assistant Manager J. K. Hamilton has imposed on Assistant Manager McClure Kelly many additional duties, and the present ap-

pointment follows the necessary rearrangement of the office. Mr. Sherrard is equipped for his new position by both field and office experience.

Must Apply for License Immediately

All insurance companies now doing business in any enemy or ally of enemy territory and also in this country are required by the new law to apply for a license prior to November 5. If the application is denied, or if no application is made, the company must at once discontinue all American business.

In Handsome New Offices

The West Coast-San Francisco Life Ins. Co. now occupies cheery, light offices on the second and third floor of the new white building at the northeast corner of Montgomery and Pine streets, San Francisco, with entrance at 576 Pine. The main office on the second floor fronts the office subdivisions which have windows looking out on the two streets. Above is a mezzanine floor, and above that is the rest, lunch and roof-garden floor. The officials and entire working staff are delighted with new, bright and convenient offices.

The Pacific department of the Insurance Company of North America and its three associate companies is now in very attractive quarters at 223-231 Sansome street, San Francisco. The entire building is occupied. It is a wide two-story brick structure, with marble frontage, and was erected for the North British office. The Pacific department of the several companies has increased so much in business that much additional room was required, and it was necessary to move from the former quarter at 324 Sansome street.

Portland, Or.—Thomas T. Frith, adjuster of fire losses, has moved from Butte to this city, and has opened offices at 1119 Board of Trade building. Adjuster Frith has had many years experience and is well known.

Of the Home of New York staff 65 have joined the army or navy.

The Late John T. Fogarty

The writer, in a chat with Mr. Fogarty on Friday, asked him how he felt after his month's vacation. He answered, "When I went away I felt all run down and had no interest in life. Now I feel first rate." Then he told a good apropos story. As we laughed, I said, "John, you must be all right, for you tell a good story as well as ever." Next day he was stricken, as he sat in his chair at work, was carried to a hospital, where he died a few hours later.

Mr. Fogarty was a successful local politician, and held a city office and afterward a federal position. In 1891 he went into Manager Watt's office, on California street, as special agent. He was very successful. In the Royal and Queen office he was appointed superintendent of agencies, and in 1905 he was appointed assistant manager of the Pacific department, under Manager Watt. He has been a member of the Fire Underwriters' Association of the Pacific for many years.

THE LARGEST.—The London & Lancashire Fire Insurance Co. has voted to increase its capital to \$15,706,250. This is the largest insurance capital.

BIG TABLE.—Our revised and final issue of the Coast Fire Business Supplement—which costs us over \$150 to get out—will be mailed this week to those who have asked for it. If you want a copy say so. The grand total of premiums is \$36,411,000, with 40 percent loss ratio. This is a large gain.

MARINE.—H. M. Mewhall & Co. have been appointed Coast agents for the marine department of the Westchester.

PERSONAL.—Arthur M. Brown of Edward Brown & Son has returned from a prolonged tour through the high Northwest.

Manager Avery has returned from the one hundredth anniversary meeting of the Fire Association.

Ruston, Wash., Oct. 16.—Olson's grocery and two other shops burned. Started in a bakery.

The Fidelity & Casualty Co. subscribed for \$500,000 new Liberty Loan bonds.

CHIPS

—Tacoma, Wash., is taking notice because of the recent increase of 15 percent in rates, following failure to improve the fire department for lack of city funds. Non-board offices are offering to write for less.

—Portland losses are comparatively light now but as the firemen have one day off in four and the men and engines are fewer the future may tell the old, old story.

—In Tuolumne co., Cal., 15 square miles of country was burned over on Oct. 7. It was mostly garzing land.

—The Rev. Marcus P. McClure is pastor of the First Presbyterian Church at Hollywood, Cal. After leaving a trolley car on May 29 he stepped on an orange peel and fell, injuring his right knee—permanently it is feared. The church carries insurance with the State Compensation Fund, and McClure has filed his action for compensation, claiming, in effect, that he was about his ministerial duties when he was injured.

—According to Best's Insurance News, the German-American of Pittsburg has not and never had any reinsurance contract with any German or Bulgarian company. Its officers and directors are all native Americans and two of them are Civil War veterans. This company is represented on this Coast by E. E. Potter & Sons.

—The Philadelphia Underwriters, represented by Frank M. Avery, has resumed writing San Francisco city business. Both members of this Underwriters Agency have of course been writing city business right along.

—San Francisco, Oct. 19.—Fire almost completely destroyed the California Fertilizer works in the south bay district of the city, with a loss of \$200,000, and \$60,000 insurance. The cause, spontaneous combustion. Lack of water handicapped the fire fighters. Bay water too shallow for the fireboats.

SPECIAL AGENCY WANTED

I wish to do special agency work for a San Francisco office. California field preferred. Have had several years' experience. Address box 3, care Coast Review, 122 Halleck street.

CHIPS

—The Million Dollar capital Westchester sounds better.

—Portland.—General Agent J. D. Coleman of the Home has returned from a visit to the home office.

—The American of Newark has subscribed for \$300,000 of the new Liberty Loan bonds, making \$500,000 altogether.

—General Agent C. A. Henry mourns the sudden death of his wife. The bereaved husband has the sincere sympathy of the insurance fraternity. The deceased was a member of the well known Snook family, of San Francisco, and a sister of the wife of J. J. Guile, the United States manager of the Sun.

—Charles R. Page, recently the general auditor of the Fireman's Fund Ins. Co., is now in Washington, D. C., a valuable member of the Government Shipping Board, a position to which he was appointed, as first mentioned by the Coast Review. "It is a great privilege" to be thus "drafted" into the national service, said Mr. Page.

—L. A. Jacox, general agent for the Bankers Life Company of Des Moines, at Seattle, Washington, writes: "On October 1st I began my nineteenth year with the Bankers Life Company and on the same day I celebrated that anniversary by taking unto myself a wife. Life looks more than ever worth living. Nineteen years with the Bankers Life Company and with never a word of disagreement is a very good record and I hope to duplicate it and then some."

—San Francisco.—The Municipal Conference has endorsed a city ticket for the near-coming municipal election. Among the named and endorsed candidates for the board of supervisors is William J. Dutton, ex-president of the Fireman's Fund Ins. Co. If the intelligent and honest voters are in the majority Mr. Dutton will surely be elected, for he is qualified for the place, has the interests of the city at heart, and has been a successful man of affairs for many years. For the sake of the city let us all work for him and vote for him as citizens of the metropolis.

—T. H. Palache, assistant manager of the Atlas, is away on a vacation.

—The Hartford Fire has subscribed for \$500,000 Liberty Loan bonds.

—The Underwriters Fire Patrol of San Francisco subscribed for \$5,000 of the new Liberty Loan.

—The Municipal Conference general committee includes Rolla V. Watt and Percy V. Long, representing the insurance fraternity.

—Dixwell Hewitt, general agent of the Hartford Fire, has returned from a month's business trip by automobile, through the great San Joaquin Valley. He visited over twenty towns.

—\$40,000.—The Board of Fire Underwriters of the Pacific, through its members, subscribed for \$40,000 of the new Liberty Loan.

—Manager Johnston of the North America office has returned from the East.

—Sacramento.—This city, notwithstanding its poor water supply, climatic hazard, and inferior construction, is clamoring for a rate reduction. The Merchants Association is apparently much moved by the arguments of Craddock Meredith, who seems to know even less of the subject than other merchants. So little does he know that he wants to organize a co-operative or an interinsurance association and insure the whole town and all the adjacent country.

Santa Rosa, Cal., Oct. 17.—Jas. M. McKinley of San Francisco was acquitted this morning by a jury in the Mendocino county Superior court of a charge of arson. The jury had been deliberating since 5 o'clock last night. It was alleged that McKinley visited the Commercial Hotel at Willits, owned by his wife, and that upon his departure fire was discovered in the hotel, which was unoccupied at that time.

POSITION WANTED

A Local Agent with ten years' experience in Fire Insurance desires a salaried position in San Francisco. Will write or personally present particulars. Address Box 20, care Coast Review, 122 Halleck St., San Francisco.

Springfield's population at this time was two thousand, and in the year previous had adopted a city charter. The mayor, W. L. May, in company with Josiah Lamborn, attorney-general of the state, headed a movement to ferret out the mystery. A large company was raised and formed in squads, each squad following a different direction, in order that no spot might be left unsearched. Every well, and every place where a body might be concealed, for miles around, was carefully examined. The hunt was continued for several days, and then it was decided to arrest William and Henry Trayler, and officers were at once sent for them. Henry was brought in the next day, Monday, June 15. He was closely questioned by the mayor and the attorney-general, but he protested that he knew nothing more about the matter than was already known. It was then pointed out to him that the circumstantial evidence in the case was so strong that he and his two brothers would certainly be hung, and that the sole chance he had of saving his own life was to become a witness for the state, and give the particulars of the murder—for that Fisher had been murdered there could no longer be any doubt.

The Confession

He withstood all the pressure brought to bear upon him until Wednesday, the 17th, when, solemnly protesting his own innocence, he told how his two brothers, William and Archibald, without his knowledge at the time, had murdered Fisher by hanging him to a tree; how they had temporarily hid the body; how that just before the departure of William and himself from Springfield on the 3d of June, his brothers had revealed to him the fact of the murder, and had asked his assistance in making a final concealment of the body; how that at the time William and he had left, ostensibly for home, they had taken another way and entered the woods northwest, where they were joined by Archibald.

Entering into a minute description of the crime he related how his brothers had gone into a thicket where the body was concealed and how they had placed it in the buggy, driven off with it towards the Hickox mill

pond on Spring creek, and returning soon after, had told him they had put the body in a safe place. Following this, Archibald had returned to town, and William and himself had set out for their homes.

Up to this time Archibald Trayler had been held in the highest esteem, and no faintest suspicion of serious wrongdoing had ever attached to him; but after this confession on the part of his brother Henry he was immediately arrested and jailed, which was probably the best thing that could have been done for him, as he was undoubtedly in grave danger of mob violence—the feeling of the people against him having become greatly aroused.

Search for the Body

Search was now recommended for Fisher's body, and near the thicket where the body was supposed to have been concealed a small tree was found, bent over, as though the hanging might have been done on it, and underneath it were unmistakable signs that a struggle had taken place there. A trail, as though made by dragging a heavy body, was also found, and it led directly to the tracks of a buggy going in the direction of the millpond. The tracks were lost sight of for a short distance in an open place in the woods, but were recovered at the margin of the millpond, where the buggy had been driven into the water and out again, on the same side of the pond.

Hundreds of men were soon engaged in dragging for the body. Failing to find it and becoming impatient they cut the dam and drew off the water; but the body was not in the pond. About noon of that day, Thursday, June 18, the officers who had gone to arrest Wm. Trayler returned with him in custody, accompanied by a man calling himself Dr. Gillmore. These officers, with Wm. Trayler in charge, had stopped for the night at Lewiston, a town about half way between Greenbush (Wm. Trayler's home), and Springfield. Late in the night they were awakened by Gillmore, the officers said, and were told by him that Fisher was alive and at his—Gillmore's—house, in Warren county; that he had followed them for the purpose of giving them this information, so that the prisoner might

be released without being given further trouble. But the officers declined to release Trayler on the word of a stranger, and the next morning continued on their way to Springfield; Dr. Gilmore accompanying them.

Fisher Reported Found

Dr. Gilmore explained that, when he heard of William Trayler's arrest, he was several miles from home; that when he had returned home he had found Fisher there and would have brought him along in pursuit of the officers, but that Fisher's physical condition rendered it impossible for him to come. The doctor further stated that he had known Fisher for years and that he was subject to fits of temporary derangement, in consequence of an injury to his head, received in early life. The doctor also stated that Fisher had said that the first he knew of what he was doing, after leaving the Traylers, was when he was within a short distance of Peoria, and being nearer home than Springfield, he had started at once for home, without the remotest thought that his sudden disappearance was leading to the injury of any one.

Confessor Reaffirms Story

On reaching Springfield, Gilmore's statements were made public, and at first all were dumb with astonishment; but when the news was conveyed to Henry Trayler at the jail, and he reaffirmed his own story of the murder, people began to suspect that Gilmore was acting in collusion with the murderers, and that the story he had told was simply a ruse by which to secure their release, and, although he was not placed under arrest, he was kept under close surveillance. About 3 o'clock that afternoon, Mr. Myers—Archibald Trayler's partner—left for Warren county to ascertain the truth of Dr. Gilmore's story.

Without waiting for the return of Myers, however, the Traylers were brought before a justice of the peace for preliminary examination, on the charge of having murdered Archibald Fisher. Henry Trayler was introduced as a witness on the part of the state, and under oath repeated all his former statements, and at the close bore a

rigid cross-examination without faltering for a single moment.

In addition to this evidence, a woman, who testified that she was well acquainted with Archibald Trayler, also testified that on the Monday afternoon of Fisher's disappearance she saw Archibald Trayler and another man, whom she identified as William Trayler, then present, in company with a third man answering the description of Fisher, enter the woods immediately northwest of town, and an hour or two later she saw the two brothers return alone.

A Suspicious Circumstance

It was also shown by a number of witnesses that Archibald Trayler had, since the disappearance of Fisher, paid out an unusually large amount of gold, and that the money Fisher had brought with him to Springfield was also gold, in all amounting to several hundred dollars. Other witnesses were examined and testified to occurrences corroborating the testimony already given, thus completing a chain of circumstantial evidence substantially without a flaw.

There was the coming of Fisher to Springfield with a large sum of gold on his person, accompanied by William and Henry Trayler, who knew that he carried the money; then his sudden disappearance in the company of the Traylers; the long and fruitless search for him; the evident anxiety of William and Henry Trayler to get away, and their hurried leave-taking; Henry's confession; the confirmation of the confession by the finding of the bent tree, the trampled grass underneath it, and the finding of the buggy tracks leading to the mill pond; the paying out of a large amount of gold by Archibald Trayler, and the reiterated confession of Henry Trayler when the Gilmore story of the finding of Fisher is told him—not a single link in the chain was lacking.

"Slain Man" Walks Into Court

When the state had closed, and rested its case, Hon. Stephen T. Logan, who represented the defense, arose and said that he desired to introduce but one witness, and, opening a door leading into an adjoining room, Archibald Fisher, alive and in his

own proper person, was slowly conducted into the presence of the court. Myers had found Fisher at the home of Dr. Gilmore, and had returned with him late the previous evening—June 21—but had been compelled, after the long, exhausting trip, to keep Fisher in seclusion and allow him to rest, being almost helpless when Springfield had been reached, and had been able to bring him into court only in time to clear the suspected men.

The three brothers never recovered from the effect of the terrible experiences through which they had passed. William died within the year following the trial; Archibald dying a year later. Henry, however, lived several years after his brother Archibald's death, but was never known to allude to the awful ordeal of his trial for murder—living a silent, unresponsive life during the remainder of his days.

The Three Brothers of Short Life

Had Fisher died while wandering out on the open prairies, in his demented state—a thing that might easily have happened at that time, when the country was still wild and unsettled—the three Trayler brothers would undoubtedly have gone to the gallows, and their very memory have been blighted by the shadow of a crime of which they were wholly innocent.—By J. H. Rockwell, of the Springfield, Ill., Bar, in West Pub. Co. Docket.

Two men riding a motorcycle in Pennsylvania collided with a street car. One man was killed instantly and the other died an hour later. The extraordinary fact was that each man's name was J. Eckman, and they were not related.

England.—Of the Prudential Assurance office staff 1,100 and of the outdoor workers 1,000 are serving in the war. The company has subscribed \$125,000,000 to the British war loan.

In France it has been found that deaf mutes are the best and safest munition workers, as their attention is not diverted by talk.

AMERICAN ANNUAL FIRE LOSS UNKNOWN

Many Fires Are Never Reported by the Press, and Press Reports of Losses Are Exaggerated and Unreliable

The monthly and yearly losses by fire in this country and in Canada are unknown. They are merely guessed at by men who are not very good guessers.

There is no law requiring the reporting of all fire losses. There should be such a law, requiring also reports of the causes where known, the kinds of property lost, and the names of the owners and tenants and insurers.

Nobody knows what are the property losses in any state, though in some states some fire statistics, at least as regards insured losses, are now being compiled.

A New York commercial paper makes a pretence of compiling fire losses, made up of guesses by newspaper reporters; and it prints a part of a column of small paragraphs of losses six days in a week.

But as there are probably 3,000 or 4,000 fires a day in the United States and Canada the entire space of this New York commercial daily would not suffice to print the briefest mention of these fires. Many fires are never reported to any newspaper, and as a rule all reports of losses are greatly exaggerated. A few years ago from Santa Rosa, Cal., there was telegraphed a report of damage by a forest fire of perhaps \$10,000; but it was turned into \$1,000,000 and so appeared and reappeared in the Journal of Commerce or Commercial Bulletin of New York, and of course formed part of the reported "American and Canadian" losses for that month and that year. This absurd error was a fair sample of newspaper reporting.

• Congresswoman Janette Rankin, who wept and whispered that she could never vote for war, is an easy mark for life insurance solicitors, though she is a maid.

If the war comes to an end next year, your premium on the Liberty Loan investment will be considerable.

THE FREE LANCE

It is up to our young men to find life by willingness to risk it for the Nation or lose it by living years with the confession of cowardice.

* * *

A physician of note in San Francisco, who was about to undergo a necessary surgical operation, went to New York in the belief that in one of its best hospitals he would be sure of the best talent and of sanitary conditions which would be a guarantee against infection. The operation was a perfect success but the distinguished patient died—of infection, which he would have escaped had he remained in San Francisco.

* * *

I asked a leading San Francisco insurance broker:

“Do you place any insurance of any kind with any company from Germany?”

He answered most emphatically:

“Not one dollar! I consider an agent or broker who places a dollar of insurance of any kind with any German company is a sucker.”

* * *

This war, incidentally, is to determine whether or not this Union is a Nation.

* * *

A man is always successful who has been once successful—whether he wins or not.

* * *

If the ruler of Austria-Hungary had been president instead of emperor, his son would not have been killed and there would have been no war. If the ruler of the German empire, almost as big as Texas, had been president instead of emperor, there would have been no war. The Entente Allies must make these countries free.

* * *

Never forget there is luck in pluck. If you doubt it, pick out the “p.” This is no shell game.

* * *

Molasses will be cheap, for at 11 p. m. Sept. 8 the manufacture of whisky will cease for the war—except “moonshine.” Nearly all the “corn” whisky in this country is distilled from molasses. We can now

eat the molasses not sent to feed Europe. Underwriters will lose a large premium income.

* * *

Vi Kynin Wellington Koo, Chinese minister at Washington, says his government, after protesting in vain to Germany against ruthless submarine warfare, has declared war against the Kaiserland. China will send to the trenches in France 30,000 soldiers, 30 Chinese bands and 300,000 old stink pots. If these formidable offensive measures don't force the Boshies east of the Rhine, we must send our college professors over to challenge the German professors.

* * *

J. E. Phelps of Los Angeles, not long in California, was appointed state insurance commissioner and took office on July 1, 1914. His term of office, under an amended law, was only two years. The law was afterward changed back to four years.

Mr. Phelps was not reappointed, as he expected. He is the only California insurance commissioner not permitted to hold the office four years if he wanted to.

* * *

A besieging nation has quite as much right to starve another nation as to starve its chief city.

* * *

I don't think overmuch of the pretentious California Agents Association. It is always “agin the gover'ment.” The small membership is about one hundredth of the total number of agents in the state, but that fact doesn't make it a bit humble. It arrogantly assumes to represent also the 19,800 local agents who attend to their own business. When it was necessary to solicit the aid of agents to head off legislation which would have seriously cut rates and agents' revenues, the California Agents Association did nothing, and it was learned that its southern California bosses were in favor of the anti-Board legislation. If the Cal. Ag. An. were of real power and service it would now have a resident agency law to its credit.

* * *

Better even than a life policy for a fiancée is the certificate of fitness for a soldier, so far as physique if not longevity is concerned.

Women suffrage in "obstinate" states is being voted down by increased majorities. The suffragists are resolved to impose it on the country by a minority of votes but by a majority of states. This sisterhood is not alone in disrespect for the majority. By the way, San Francisco has women's suffrage and never before was there as much lawlessness in the city.

* * *

The increased vote against women suffrage in Ohio was about 60 percent. I believe a majority of women are opposed to suffrage and the suffragettes are afraid to abide by a vote for or against by women exclusively.

* * *

Germany is the only land still adhering to the old carved beech-wood letters. In barbarous days letters were carved on beech bark or wood, and were necessarily angular, with thin and broad lines. Germans have not generally progressed beyond the knife-drawn letters. Our word "book" comes from beech.

* * *

Everyone in this country is either for Uncle Sam or for Kaiser Willy. If for the latter in speech or deed, he should be jailed, interned or shot.

* * *

The Federal Reserve Bank of San Francisco favors me with a copy of Secretary McAdoo's statement in re advertising the new Liberty Loan advertising. It is signed "Very truly yours, Muussl Ljnh, Governor Federal Reserve Bank." At least, that's the way I translate the scrawl.

* * *

The German reichstag (parley-ment) is declared to be merely a debating society.

* * *

A non-union carpenter says he has no rights which the municipal or the national government is bound or willing to respect. In despite of the constitution or any natural right, government contracts are given only to contractors who employ only union men, or given with the express understanding that only members of the union shall be employed? Why this surprise? Carpenters

must know that politicians always do the bidding of organized voters, right or wrong.

* * *

One-eighth of the population of a country is capable of bearing arms to defend it or to attempt the conquest of other nations. On August 1, 1914, Germany had 8,375,000 potential soldiers. The actual forceful fighting strength is composed of young men, who numbered only one-half of this total, or about 4,200,000. If we assume the fighting Germans—not including the guarding men—to be 6,000,000, one-third of this grand army no longer exists. The flower of the great army is dead, too severely wounded or prisoners of war. Of all the combatants, Germany has suffered most in wastage, for her troops move to and fro, first on the west side, then on the east, and then on the south and southeast. Doing double duty they have paid double penalty. Probably half of the total of young Germans, not boys, are no longer in the fight.

* * *

Herr La Follyette's hair indicates insanity.

* * *

It is every American's duty to loyally observe wheatless and meatless days. Unfortunately, cooks generally, including bakers, do not know how to make corn bread.

* * *

The newspapers, surely, have been telling the truth about Congress. For they are to be specially taxed 5 percent of their net incomes over \$4,000. Head waiters, and barbers, and promoters, and brokers, and managers with fat contingents, and office-holders, all go scot free, as regards the special 5 percent tax.

* * *

An American Pacifist is a weakling willing that our children and grandchildren shall be beggared to pay Germany one hundred billion dollars indemnity.

* * *

There are more German-born people in Wisconsin than in Chicago—or any other state. Hence La Follette, hence Thompson. To hence with both these American renegades, say I.

THE HARTFORD FIRE INSURANCE COMPANY

Leader in Income, with Gains in Resources

Among American fire companies the Hartford Fire continues to lead in volume of annual premiums and in total income and in total outgo. The premium income is \$20,351,480, a gain of about a million over the previous year. The assets, about \$30,000, gained over \$1,600,000. Over a third of the assets are surplus funds for the protection of policyholders.

On the Pacific Coast the Hartford Fire, represented by General Agent Dixwell Hewitt, wrote \$1,639,924 premiums, a gain of over \$310,000. The Sterling Fire is also represented. The office had a loss ratio of only 37 percent, and ranks No. 2 among San Francisco general agencies in volume of Coast premiums.

Police Should Be State Constabulary

In cities generally the police are only politicians taking orders from the bosses—and bribes from anybody. They must control votes in order to hold their jobs. The chief would dismiss them if they offended the voting proletariat—or the mayor would dismiss him.

In Philadelphia during a carmen's strike the policemen on a car lay down on the floor when brickbats were hurled through the windows.

In San Francisco the mayor (years ago) during the teamsters' strike put a man on the seat with every non-union teamster. That ended the strike. But the teamsters who had been drawing knives between the ribs of the beautiful draft horses and cracking the heads of their successors told the mayor that he could never be governor. So he is now United States senator.

Uncle Sam pays \$50 for the return of a deserter. Gen. Sherman said a deserter never made a good soldier. But now we know that deserters make good trench-diggers—under fire.

Some folks make merry over the berry.

AMERICAN RAILWAYS were embar-

rassed by the law compelling them to shorten the working day and increase the workmen's pay—without permission to increase freight and passenger rates.

How would you relish a law affecting your business in a similar way? How would you solve the difficulties thus imposed?

The railways are trying to meet the greatly increased expenses without increased revenues by overloading the cars, by reducing the number of trains and employees, and by abolishing small stations. These changes imply some reduction of efficiency.

Because Congress compelled the railways to meet the demands of their organized employees, many station agents, telegraphers and trainmen will lose their present positions and the general public will be inconvenienced. And it is possible that transportation accidents will increase.

Patriotic Chinese

There doesn't seem to be anything yellow about the yellow peril in California or Corvallis. In the lemon state not a single Chinaman is asking exemption because of his nationality and in Corvallis the entire Chinese population subscribed to Liberty Loan bonds. Now if it were possible to instill a little patriotism into street-car strikers, mine strikers and other organized mobs who are willing to take advantage of the labor shortage, this would be a bully country.—Corvallis (Or.) Gazette.

Sunstroke

Sunstroke is not an "industrial accident," according to a decision of the California state accident commission. Anne and Theresa Seip were refused compensation for the death of Alfred Seip, employed by the John A. Roebling Sons' Company, who was overcome by the heat June 18, while working at Cement, Cal.

Prepare for a new map of Russia.

NEW TRADING WITH THE ENEMY ACT

Enemy Country Insurers of Every Kind Must Apply for a License, Which May Be Temporary or Be Denied

Regulation of Insurance

Sec. 4. (a) Every enemy or ally of enemy insurance or re-insurance company, and every enemy or ally of enemy, doing business within the United States through an agency or branch office, or otherwise, may, within thirty days after the passage of this act, apply to the President for a license to continue to do business; and, within thirty days after such application, the President may enter an order either granting or refusing to grant such license. The license, if granted, may be temporary or otherwise, and for such period of time, and may contain such provisions and conditions regulating the business, agencies, managers and trustees and the control and disposition of the funds of the company, or of such enemy or ally of enemy, as the President shall deem necessary for the safety of the United States; and any license granted hereunder may be revoked or regranted or renewed in such manner and at such times as the President shall determine: Provided, however, That reasonable notice of his intent to refuse to grant a license or to revoke a license granted to any re-insurance company shall be given by him to all insurance companies incorporated within the United States and known to the President to be doing business with such re-insurance company: Provided, further, That no insurance company, organized within the United States, shall be obligated to continue any existing contract, entered into prior to the beginning of the war, with any enemy or ally of enemy insurance or re-insurance company, but any such company may abrogate and cancel any such contract by serving thirty days' notice in writing upon the President of its election to abrogate such contract.

For a period of thirty days after the passage of this act, and further pending

the entry of such order by the President, after application made by any enemy or ally of enemy insurance or re-insurance company, within such thirty days as above provided, the provisions of the President's proclamation of April 6, 1917, relative to agencies in the United States of certain insurance companies, as modified by the provisions of the President's proclamation of July 13, 1917, relative to marine and war-risk insurance, shall remain in full force and effect so far as it applies to such German insurance companies, and the conditions of said proclamation of April 6, 1917, as modified by said proclamation of July 13, 1917, shall also during said period of thirty days after the passage of this act, and pending the order of the President as herein provided, apply to any enemy or ally of enemy insurance or re-insurance company, anything in this act to the contrary notwithstanding. It shall be unlawful for any enemy or ally of enemy insurance or re-insurance company, to whom license is granted, to transmit out of the United States any funds belonging to or held for the benefit of such company or to use any such funds as the basis for the establishment directly or indirectly of any credit within or outside of the United States to, or for the benefit of, or on behalf of, or on account of, an enemy or ally of enemy.

For a period of thirty days after the passage of this act, and further pending the entry of such order by the President, after application made within such thirty days by any enemy or ally of enemy, other than an insurance or re-insurance company as above provided, it shall be lawful for such enemy or ally of enemy to continue to do business in this country and for any person to trade with, to, from, for, on account of, on behalf of, or for the benefit of such enemy or ally of enemy, anything in this act to the contrary notwithstanding: Provided, however, That the provisions of sections 3 and 16 hereof shall apply to any act or attempted act of transmission or transfer of money or other property out of the United States and to the use or attempted use of such money or property as the basis for the

establishment of any credit within or outside of the United States to, or for the benefit of, or on behalf of, or on account of, an enemy or ally of enemy.

If no license is applied for within thirty days after the passage of this act, or if a license shall be refused to any enemy or ally of enemy, whether insurance or re-insurance company, or other persons, making application, or if any license granted shall be revoked by the President, the provisions of sections 3 and 16 hereof shall forthwith apply to all trade or to any attempt to trade with, to, from, for, by, on account of, or on behalf of, or for the benefit of such company or other person: Provided, however, That after such refusal or revocation, anything in this act to the contrary notwithstanding, it shall be lawful for a policyholder or for an insurance company, not an enemy or ally of enemy, holding insurance or having effected re-insurance in or with such enemy or ally of enemy insurance, or re-insurance company, to receive payment of, and for such enemy or ally of enemy insurance or re-insurance company to pay any premium, return premium, claim, money, security, or other property due or which may become due on or in respect to such insurance or re-insurance in force at the date of such refusal or revocation of license; and nothing in this act shall vitiate or nullify then existing policies or contracts of insurance or re-insurance, or the conditions thereof; and any such policyholder or insurance company, not an enemy or ally of enemy, having any claim to or upon money or other property of the enemy or ally of enemy insurance or re-insurance company in the custody or control of the alien property custodian, hereinafter provided for, or of the treasurer of the United States, may make application for the payment thereof and may institute suit as provided in section 9 hereof.

Change of Name Prohibited

(b) That during the present war, no enemy, or ally of enemy, and no partnership of which he is a member or was a member at the beginning of the war, shall

for any purpose assume or use any name other than that by which such enemy or partnership was ordinarily known at the beginning of the war, except under license from the President.

Whenever, during the present war, in the opinion of the President the public safety or public interest requires, the President may prohibit any or all foreign insurance companies from doing business in the United States, or the President may license such company or companies to do business upon such terms as he may deem proper.

\$5,000,000

Insurance policies are expected to produce \$5,000,000 revenue under the new war tax law.

Piffle!

Dr. Lindley Miller Keasbey has lost his University of Texas job, after immortalizing himself with his expressed opinion that "a lot of this talk about France and Belgium is piffle," and now finds himself appropriately paired with Scott Nearing, a notable victim of the prejudice against foolish free speech. Both of them labor in the People's Council for Democracy and Terms of Peace, an organization which needs only \$50,000 or so to end the war in a manner thoroughly satisfactory to Prussia.—Sun, New York.

Bought An Island

Geo. I. Cochran, Lee Phillips and John Davis (president and vice-presidents of the Pacific Mutual Life Insurance Company), H. Fleishhacker and others have bought Bouldin island, in the delta of the San Joaquin river, California. They paid \$60 cash an acre for 6165 acres, the deal amounting to \$369,900.

Bouldin island has been under from ten to twenty-five feet of water since 1907, but when reclaimed it will be leased to the Japanese potato king, George Shiwa.

The Jewish revised version makes the commandment read: "Thou shalt not murder."

ONE THING AND ANOTHER

The attention of the new national Society for the Prevention of Growth, Manufacture and Sale of Tobacco by Constitutional Amendment is hereby called to the fact that the S. P. R. R. now provides smoking cars with toilet accommodations for women as well as men. I never dreamt that women cigaret smokers had so increased in number.

* * *

The American Congress is a large body of representatives of all sorts of people and interests. The average "senator," representing a state, and the average "representative," representing a district and usually named and "campaigned" by some special interest or interests, is after all only a very average sort of man. He always has been, since July 4, 1876; and he is not less a muddler and a politician these days than when he embarrassed General Washington and selected Gates as a commander because he was the natural son of an English lord. I am favored with franked copies of these honorable gentlemen, from A to W states, and I recommend their attempted perusal by anybody having insomnia. And here is a sample, 29 pages, by Hon. Warren Worth Bailey, who courts the votes of the landless and the hobo, and at government expense, quotes 11 pages from the erratic economic panacea monger and borrower, Henry George, who tried to persuade the American farmer that he would be much more prosperous if he paid all the taxes. Heaven protect this country, and give more power to the whip-arm of the President.

* * *

IN NEW YORK

I said to a visitor from the East: "They say that the editorial insurance manager of the ——— is a rich man. What do you think of him?" And the visitor slowly answered, "He is reported to be worth a quarter of a million. I think he is the most gentlemanly blackmailer I ever met."

* * *

Non-union carpenters, though receiving the same wages for eight hours, have no rights which the government or its con-

tractor is bound to respect, even in war time. The loyal carpenter gentlemen threatened a strike if any man not a member of their guild was employed on any army cantonment. The builders yielded.

* * *

Overpopulation causes most of the world's wars. American Indian tribes fought because there were not enough deer and buffalo for all. Germany is or was overpopulated. For years past there has been practically no emigration from that country, although the population has been increasing at the rate of 900,000 a year. The area of Germany is only 208,780 square miles. As Texas has 265,896 square miles, Germany might be placed within that state and leave a margin greater than the area of the state of Illinois. Territorially, therefore, the great German empire seems like the country of the Lilliputians.

* * *

The First National Fire of Washington, D. C., was organized in 1912. The promoters were Tuttle, Wightman & Dudley, who had had some trouble with the New York insurance department. It was a mail order promotion. From the beginning it has been in hot water. There was a scandal as to the first management, and then a scandal as to the big building it had bought. The first management was thrown out, and then the ousted ones came back with brickbats. The Commercial Fire was operated under the same first management and it was forced to quit.

* * *

The Dakotas produce fine crops of nuts.

* * *

Nearly all suffering is mental and by imaginary causes.

* * *

"SHE"

Section 2485, U. S. Revised Statutes, referring to school lands in the state of California, closes as follows:

"Provided, however, that said state shall not receive any greater quantity of land for school or improvement purposes than she is entitled to by law."

Query: Is that why California was so deadly at the last election? — B. B. in Docket.

Soldiers Furnished by the Board of Fire Underwriters of the Pacific

San Francisco Office—

Joseph E. Foley, R. O. T. C.

W. L. Guthrie, Grizzlies.

Mario J. Negro, Grizzlies.

N. J. Birkholm, Naval Reserve.

District E—

A. E. Sandell, Aviation Corps.

J. M. Wallace, commissioned 2nd Lieut.,

R. O. T. C.

District F—

A. V. Holman, Artillery, quartermaster's department of the National Guard.

Action Against Unincorporated Underwriters

Under policy of unincorporated association providing for suit against individual members, held action would lie against association in name, its attorney in fact and two members.

Held, money judgment was properly entered against association in name

Mountain Timber Co. v. Manufacturing Wood Workers' Underwriters, 167 P. 93.

The defendant is a Chicago mutual. Judgment for plaintiff against all the defendants. Only the mutual appealed.

Appellant claimed that it is not such a legal entity that judgment can be lawfully entered against it in name, because it is an unincorporated association.

Courts have held that the ordinary underwriters cannot be sued, except in the name of the company or companies.

In the above case the court held that there was not in the policy any restriction upon respondent's right to maintain an action against the association in name, and its attorney in fact and its members.

The supreme court of Illinois (84 N. E. 706) made a similar ruling.

Currency and coin of this country, and gold bullion, and gold coins of any foreign country, can not now be sent abroad by mail or parcels post.

On to Berlin! Yes, all the world is now "onto" Berlin.

Retaliatory and Privilege Taxes

Indiana.—Under Burns' Ann. St. 1914, § 4806, providing retaliatory taxation of foreign insurance companies, held, that a tax law of New York requiring payment of net premiums to fire department of cities and incorporated villages by fire insurance companies not organized under laws of state of New York but doing business therein would not be applicable to New York companies doing business in Indiana.—Id.

Burns' Ann. St. 1914, § 10216, requiring foreign fire insurance companies to report semi-annually for taxation amount of their gross receipts, held, to impose a privilege tax.—State v. Continental Ins. Co., 116 N. E. 929.

Camden Fire Insurance Association

This is a stock company with \$800,000 capital and \$892,342 net surplus. The assets total \$3,865,719. In recent years the Camden has been extending its operations and increasing its capital, adding another \$100,000 to both capital and surplus last year.

Last year the net premiums passed the \$2,000,000 point, by a gain of over \$300,000. Yearly gains are reported, with corresponding gains in reinsurance reserve. Fire, marine, tornado, automobile and sprinkler leakage business is written.

George O. Hoadley is the Coast representative. Last year he wrote \$65,657 fire premiums for this company, a considerable gain, with a good underwriting profit.

Words

"Mark" is the same in the Persian as in the Northern languages.

"Privilege" meant originally private law.

"Special" signifies belonging to the species.

"Battle" means literally a beating.

"Barbarian" is said to be solely of Greek origin and was originally applied to savage foreigners who tried in a stammering way to speak some Greek words. The first meaning was stammerer.

Wyoming.—The Newcastle National Bank is new.

LIFE.—The United Order of Pilgrim Fathers will be restrained from doing further business.

The Niagara Life has been on the edge of a receivership for some time. This year the stockholders have paid in to the surplus account \$105,000. The surplus is now less than \$16,000. Nine branch offices have been suspended. The president works for nothing. Other officials have resigned. Wilbur Tupper was formerly the chief man.

Manager Hathaway of the Mutual Life at San Francisco, accompanied by his daughter, has gone East, and will be absent some little time. Besides visiting the home office as usual, Mr. Hathaway will visit Washington and other Eastern cities.

The mutualization of the Equitable Life has been temporarily postponed by court order on complaint of heirs.

The New York Life subscribed for \$10,000,000 of the new Liberty Loan bonds.

The Idaho State Life has levied an assessment of \$1 per share.

A Congress bill proposes a moratorium for soldiers and a no-lapse for non-payment of life premiums, such unpaid premiums to be charged against the policy. How simple!

The old life insurance deposit plan—part of the premium for mortality cost and expenses and part for an interest-bearing deposit—which was tried on this Coast over forty years ago and proved a failure, has appeared again. It will fail, we doubt not. In this case it appears to be a scheme to put term insurance on the books of a company which is writing a good deal less business than a year ago—namely the Western States Life.

The Western States Life stock is now quoted at \$6 a share. This is the lowest quotation ever.

Died.—Edward H. Hart, general agent for the Penn Mutual, died in Ross, Marin county, on September 26, aged 58. A widow and four children survive the deceased. Mr. Hart was thrice a candidate for Congress on the Republican ticket. He had lived in California some thirty years and was a prominent Mason.

FIRE.—The Fireman's Fund has appointed W. H. Gartside superintendent of its Central department's special risk branch.

The Fireman's Fund shares sold Oct. 8 at 375. Home F. & M. bid 31.50.

The Guardian of Pittsburg is paying a final dividend of 2.33 percent.

C. F. Shallcross, manager of the New York department of the Royal, who has been visiting San Francisco, has returned home.

The Aetna leads in Chicago premiums, with \$430,239.

John Marshall Jr. has been re-elected resident of the Western Union.

An Eastern paper says the "Underwriters" organization of Salt Lake City expects to buy a Salt Lake City fire company.

On Oct. 2 Gov. Stephens of California proclaimed October 9 "fire protection day," or clean-up day.

Members of the Insurance Exchange of the National Retail Dry Goods Association are refusing to pay the assessment levied by the receiver. Suits will be brought in Chicago.

The Eagle, Star & British Dominions Ins. Co. Ltd. is the latest, with \$49,250,000 life funds and \$8,750,000 other funds.

First National Fire schedules will be in the office of the Home by Nov. 1st. There was no Coast business at the time of the reinsurance of the First National by the Home.

C. H. Coates has been appointed manager of the Western Department of the Germania Fire at Chicago. This department includes the Pacific Weststates. Mr. Coates succeeds the late Manager Halle. Manager Coates had charge of the Germania interests at Denver for five years.

The Niagara Fire has discontinued its general agency at Dallas, Texas. After Jan. 1st the Texas business will report to the New York office. Jas. F. Hereford of the North British & Mercantile will have supervision of the Niagara Fire in Texas.

The Rhode Island will increase its capital to \$500,000.

FIRE AND MARINE

Requisitioning American Ships

The United States Shipping Board has announced rates at which it proposes to requisition all American tonnage suitable for ocean service above 2,500 tons dead-weight carrying capacity. The rates range from \$4.15 dead-weight ton to \$10.50 per ton gross register. The rates became operative October 15. The vessels will be left in the hands of the present owners, to be operated for government account, except in so far as actually required for government service.

Bainbridge Colby of the Shipping Board announces:

"A certain number of the requisitioned vessels, which are required for the continuing and exclusive service of the Navy and Army, will be taken over on a bare-ship basis. The rate of hire on this basis has been fixed by the board at \$4.15 per dead-weight ton for cargo boats and \$5.75 per ton gross for passenger steamers of 11 knots speed, with an additional allowance of 50 cents per ton for each knot in excess of 11 and up to 16 knots.

"All the foregoing rates are tentative. The board will carefully examine the results of operation under the requisition rates, and from the results, as certified by expert examiners, will determine upon such revisions as fair and equitable treatment of the owners of the requisitioned vessels may require. Revisions will be made, if reasons therefor are found to exist, at intervals of not more than 90 days.

"As to insurance, the government will assume the war risk and in some instances the marine risk as well. In cases in which for any reason it is more convenient for the government to assume the marine risk, the usual rate for each insurance will be deducted from the charter hire."

Prepare to pay your new war tax.

Lessons Learned from a Conflagration

Formal reports on every great fire affirm that something is learned from it. This is puzzling, for one conflagration is as like another as one pea is like its fellow. We read of "the lessons learned" at the Baltimore, San Francisco, Salem, Paris, Augusta, and more recently Atlanta; but they are lessons learned over again. "Shingle roofs spread conflagrations." "The value of dynamiting to prevent spread of fire is questionable." The first was learned at Chicago, the second at San Francisco. For the suburbs at least, motor-drawn apparatus has been proved to be of great service because of speed, but the Atlanta proof was not necessary. The auto-engine beats horses-engine on a mile run one minute.

Local Agent Says He Did It With His Little Hatchet

Rates have recently been lowered in Chico, Cal., in recognition of improved fire protection. Agents of non-board companies, however, say their competition was the actual cause of the present reduction.

The Chico Enterprise says:

"Walter Neville, an agent of non-board companies, declares that in the last two years the non-boards were writing the bulk of the business and increasing their business daily. He said that the boards practice of writing insurance in the suburbs, where the non-boards accept little business, and charging the losses there on rates inside, had alienated many large property owners. The only difference between the board and non-board companies, he said, is that the latter write insurance at lower rates than the former, and the only requirement to enter the board is that the company must agree to maintain rates. He

said the reductions of the board companies would probably cause the non-board companies to reduce still lower.

"Harry Roth, who represents both board and non-board companies, says the reduced rates that have just been announced are evidently an attempt on the part of the board companies to hold the business they have been losing. He declares that the new rates are still high, being much higher in most instances than the non-board rates at present in effect and not so low as the board rates that prevailed from 1908 to 1914."

Best's Fire and Marine Report

The 1917 (eighteenth annual) edition of this Report of the condition of all fire and marine companies operating on this continent supplies a very important want which no other publication covers.

In the preface Mr. Best says: "Companies in their first year, and companies whose income is rapidly increasing, are enabled to show moderate ratios of losses and expenses to premiums written, but the large increase of undischarged liabilities must be taken into account in arriving at the true result of their transactions." Therefore, this Record shows the ratios of losses and expenses incurred, and of underwriting loss or profit, to premiums earned. Another valuable feature is the separate mem. of prems. written and losses incurred on miscellaneous business written by fire offices.

In point of mere interest, the "history" part of every company's statement excels.

As usual, in Points for Policyholders, attention is called to the "potential insolvency of fire companies which write too much business in areas subject to conflagration, as in San Francisco, Los Angeles, Chicago and New York. Off hand, we should say that companies which write too much in congested areas in any city, in proportion to capital and surplus, are doing so in other cities. It is certainly gambling, which is incompatible with real insurance.

Felton, Cal., Oct. 1. — A fire last night destroyed a dwelling, blacksmith shop and saloon. Loss \$7,000.

Combination or Underwriters Policy

The new law of New York, in force on January 1, provides as follows:

Eighth. Two or more fire insurance corporations, authorized to transact business in this state, may issue a combination standard form of policy, using a distinctive title therefor, which title shall appear at the head of such policy followed by the titles of the several corporations obligated thereupon, and which policy shall be executed by the officers of each of such corporations; provided, that before such corporations shall issue such combination policy, they shall have received the express permission of the superintendent of insurance to issue the same, and the title of such proposed policy and the terms of the additional provisions thereof, hereby authorized, shall have been approved by him, which terms, in addition to the provisions of the standard policy and not inconsistent therewith, shall provide substantially under a separate title therein, to be known as "Provisions specially applicable to this combination policy." as follows:

- (a) That each corporation executing such policy shall be liable for the full amount of any loss or damage, according to the terms of the policy, or a specific percentage thereof;
- (b) That service of process, or of any notice or proof of loss required by the said policy, upon any of the corporations executing the same shall be deemed to be service upon all; and provided, further, that the unearned premium liability on each policy so issued shall be maintained by each of such corporations on the basis of the liability of each to the insured thereunder.

Marine. — Policies on hulls or cargoes destined for Sweden are now stamped "free of capture by the Allies." Sweden may join the Central Empires—and become a republic.

Winnemucca, Nevada, is now an incorporated city, casting about four hundred votes at its first election.

JUMBO

—

The Home Insurance Co. on Jumbo Lines

President Elbridge G. Snow of the Home of New York has addressed the following letter to the agents of the company:

On June 26, 1917, you were advised of the agitation on the subject of "Jumbo lines," so-called, which had developed to a considerable extent by that date, and you were asked to tell the company how you felt about prohibiting by law the re-insuring by a company of a greater amount than it retains at its own risk, as also about the accommodation extended to you in the past by The Home of New York in authorizing and permitting large line commitments.

Neither of the proposed prohibitory statutes referred to became law, we are happy to say, but there is still more or less discussion of the subject.

The large number of replies received from the agents and the decisive character of them showed that they have given the subject of "Jumbo lines," so-called, thoughtful consideration, and also prompts us to advise them of the result of the recent "referendum," as it were, in our mutual interest.

Two facts are established once more:

1. The whole question is one of economic importance to every large insurer, as well as to every agent, and the almost inevitable outgrowth of industrial and commercial conditions.

2. A very large majority of the agents of the Home are opposed to prohibiting by law the re-insuring by a company of a greater amount than it retains at its own risk; and furthermore appreciate and desire a continuance of the accommodation extended to them in the past by the Home in authorizing and permitting large line commitments, when, if and where our agents need them.

More than ninety percent of the agents went on record as being opposed to such prohibition by law. The striking uniformity of their reasons for this position proves that each has a personal interest in the

matter beyond representing any particular company as agent.

Some of the chief reasons for opposing such prohibitory legislation may be summarized as follows:

(a) Large insurers prefer and frequently demand as few policies as possible.

(b) Insurers requiring large amounts of insurance will not consent to being exposed to the danger involved by a delay in securing the required insurance in small amounts from various sources.

(c) A small number of policies minimizes the chances of errors in making insurance concurrent, simplifies bookkeeping details and the adjustment of losses for all concerned, reduces the time of the insured lost through numerous inspections of his premises, and avoids a resulting multiplicity of inspections and probable diversity of recommendations for changes and improvements in risk or equipment.

(d) Present practice tends materially to keep agency expenses within reasonable limits.

(e) Present practice is as much a benefit to agents having a few large risks to cover, as to agents having many, and enables them, when necessary, to protect large orders on short notice.

(f) Present practice is a safeguard against those forms of competition which tend to destroy the relations of agents to their clients and to the companies they represent.

It seems very clear, from the tenor of the overwhelming majority of replies we have received from our agencies, large and small, in all parts of the country, to our circular letter of June 26, 1917, that agency opinion is not properly reflected by the presentations made by some of the representatives of the National Association of Insurance Agents on the subject of re-insurance of excess lines by companies, and we are constrained to repeat the suggestion conveyed in the latter part of our letter of June 26, 1917, viz., that if the agents believe that mandatory legal prohibition of reinsurance would be harmful, they should make that belief known.

The practice of the Home of New York will be to continue to extend to our agents

the benefits of our large line facilities when their interests and the demands upon them compel them thus to call upon us; at the same time urging, as heretofore, that they do not call upon us for excess line accommodation unless they need it, and also reminding them that the Home's net line capacity is very considerable.

Protection from Gasoline Exhaust Fires

The motors of the farm traction machines when received from the factories or selling agents are equipped with fire-fighting appliances, but for various reasons, when at work, the men who handle the motors remove these appliances. *A spark, a flash, and stubble, or engine, or stock, or all three ignite, and there is a loss or a series of losses, which may include a lot of very valuable sacks of grain.

The gasoline engine always carries some water. It has been learned that the most of the fires are started from the exhaust, and some of the engineers now have the exhaust empty into the water receptacle, pail or barrel. When this is done, a fire is a very rare occurrence. In California an automobile repairer has made a simple device which prevents any fire from the exhaust pipe of a gasoline engine.

But many threshing outfits and traction plow engines go right along in the old way, sputtering sparks and without the provided fire-fighting aids. Adjuster Meade, recently returned from adjusting such a loss in a stubble field, suggests that if rates were a little less where the gasoline exhaust connects with water all the traction engines, threshing engines and the like, using gasoline, would be so provided.

Fire Traps

Recently Ukiah suffered a great fire which practically wiped out the entire business section of the city. For a week or so thereafter one could not pick up a country paper without seeing a leading editorial referring to the fire and laying the blame on "fire traps." Then the editor would go on to point out that "our city" had such a fire trap and that the Ukiah fire should be

a lesson. In clarion tones he called for the elimination of the aforesaid firetrap, or traps, as the case might be. It would be interesting indeed to know whether a single fire trap was removed. The one in Ukiah was, of course, for luckily it burned down.

For years a summer has not passed but some section of the Russian River country has been swept by fire. It would be impossible to estimate the aggregate loss caused by these fires. The most recent one which broke out near Healdsburg and traveled down the river toward Rionido and Guerneville caused a loss of \$200,000, according to a conservative estimate by the manager of the Timothy Hopkins estate.—Santa Rosa (Cal.) Republican.

Solano county, Cal., has been fighting forest fires with auto trailers. Thirteen trailers have been stationed at farm houses about ten miles apart. They contain chemical extinguishers, water tanks, rakes and brooms and are rushed by autos to the fires. The county has been laid out in districts in the fire fighting plan.

Oil Fires

Near Tulare, Cal., a boy set fire to a pool of oil from an old leak in an oil pipe line. The heat opened the pipe still more and a big blaze followed. The smoke would have concealed a ship. Section men banked up the oil and the fire burned out. The soil had not absorbed the leaked oil after the first break had been repaired.

For the third time fire broke out in dripped oil from automobiles at the curb at I and Second streets, Sacramento. Fire department called out.

Gasoline, used in cleaning a magneto, suddenly caught fire from an electric spark, it is believed, in the plant of the Capital Magneto Specialty company, 1014 alley, K and L, Sacramento. The flames spread to the walls and the fire department was called.

The Blue Goose order has an Ancient and Honorable Wise man as its new leader. The total membership is now 2,072, a gain of 272.

THE POTTER GENERAL AGENCY

—

Five Companies are Successfully Represented

It is a fact which may be generally known but is seldom referred to, that the Edward E. Potter general agency is the oldest in the Pacific West, it having been established in 1873 in San Francisco. Mr. Potter also established the Sun Insurance Company, which owned a building on California street and did well while under his management. The Sun, at Chicago, engaged too heavily in Great Lakes marine business, and concluded that Eastern business generally was undesirable. It met all obligations and wound up its affairs, some time after Mr. Potter had retired to give his entire time to his general agency.

As an underwriter Mr. Potter has always been noted for his conservatism and for his low average loss ratios, both when in and not in the board. He has associated with him in the general agency his son W. W. Potter as assistant general agent.

The companies represented by the successful Potter general agency are these:

Glens Falls Insurance Company, 1849.

Security Insurance Company, 1841.

Girard F. & M. Insurance Company, 1853.

Firemen's Insurance Company, 1855.

German American Insurance Company (Pittsburg, 1873).

Eastern Underwriters Agency (Camden Fire, 1841).

New Haven Underwriters Agency (Security, 1841).

These companies are not only very long established, as indicated by the years named, but they are very firmly established and are strong in surplus funds for the protection of policyholders.

About \$500,000 premiums are written yearly, of which over \$60,000 are on San Francisco risks. The agency occupies its own building, next to the new Chinese Bank building on Sacramento street. This is the only general insurance agency on this Coast with offices in its own building.

A FEW COAST FIRES

Walnut Creek, Cal., Oct. 12.—Early yesterday the home and winery of the Napthaly ranch near here burned. Loss about \$5,000. Telephone wires cut. Evidence of incendiarism.

Klamath Falls, Ore., Oct. 9—Fire of unknown origin started in the planing mill of the Ewauna box factory here today and destroyed the entire plant and spread to other buildings. The fire was soon beyond control and caused a damage of more than \$200,000. The Beardsley plant of the Klamath Iron Works was destroyed.

San Francisco, Oct. 5.—This afternoon the flimsy frame Owl lodging house at 548 Third street collapsed while on fire. Chief Murphy had, just before, ordered all the firemen out of the burning building and they were in the adjacent vacant lot. The collapsing building buckled and spread over this lot. Three firemen were killed and fourteen, including the chief, were more or less hurt, one being burned seriously about the head. The destroyed building was one of the numerous frail wooden ones erected soon after the 1906 conflagration.

Modesto, Cal., Oct. 8.—Warehouses and barns are guarded. The sheriff has sworn in 300 deputy sheriffs, in preparation for further I. W. W. fires. Hundreds of citizens are patrolling the streets. On Saturday night there were several incendiary fires, breaking out in the four quarters of Modesto. In almost every case it was a barn on fire. Phosphorus plants were found. The I. W. W. members continue their threats.

Portland, Oct. 17.—Frank De Marco and Frank Shildo are on trial for alleged arson. At 409 east Mill st. a house they rented was burned on July 14. They collected \$2100 insurance on furniture not worth more than \$150.

Marysville, Cal., Oct. 6.—Old You Bet, one of the oldest mining towns in Nevada county, was destroyed by fire yesterday, started from a forest fire that had been raging in that vicinity. Several homes and the old saloon of N. C. Goodwin were destroyed.

The Register's Account of an Inyo County Fire

Bishop, Cal.—T. E. Nance's Yellow Front lunch house and pool room was destroyed and the Stoutenborough building, next south on Main street, was much damaged by a fire that started shortly before 6:00 o'clock Friday evening. Blazing grease over the coal oil stove on which Mr. Nance was cooking a customer's order started the fire. Nance caught up a fire extinguisher, but it failed to work. The flames spread quickly over the oil-soaked surroundings, and were fed by the contents of the stove tank.

The auto chemical was soon laying lines of hose. The seasonal condition of over-drafts on our water system was apparent when the first streams were turned on; it was but a few minutes, however, until some outlying mains were closed and the system's normal force was being poured from three hose lines into the blaze. The doom of the Yellow Front was apparent from the first. Billows of flames swept above the Stoutenborough building, burned through its wall against the Yellow Front, and took hold between the roof and ceiling so strongly as to heat the sheet steel ceiling to redness. The streams of water conquered, though not until the building had been considerably damaged.

The Stoutenborough building was tenanted by Mr. and Mrs. J. N. Summer's confectionery establishment, and R. W. Scott's jewelry store. Removal of property was hastily done, and practically nothing was left to be burned. But the fire did not get inside enough to do any great damage there. Water and breakage caused nearly all the direct loss in those two places.

Flames curled over the Keough-Whitacre building and broke skylights, but did not get inside. That two-story concrete was a big factor in limiting the damage, as the concrete wall between the Stoutenborough building and the Rood building would have been had the fire gotten that far.

Volunteer firemen worked like heroes in

the blistering heat and on roofs that were aflame, and the town, as well as property owners in that immediate vicinity, have to thank them that the net outcome was not infinitely worse.

A small shed in the rear of the Bishop Drug Company store was used by that concern for storage purposes. It contained many inflammable chemicals. Though the Nance wall burned clear away at that point, and the storeroom wall was scorched to considerable depth, the fire did not get into it.

The Yellow Front building was owned by Mrs. Len Summers and H. N. Gunter. So much of it as was unburned was almost valueless—suitable for firewood, possibly. It was insured for \$1200. Mr. Nance's loss was total. He had \$1500 insurance, which would have expired the next day.

Mr. and Mrs. Summers had no insurance. Their loss due to water and breakage amounts to probably \$400; that from loss of business is perhaps more than that. Mr. Scott sustained but little loss, and speaks gratefully for the care used in handling his goods.

The Stoutenborough place was the property of Mrs. Mollie Sullivan of San Francisco. The damage to it is estimated at \$600 to \$700, without counting damage to the roof. That part of the structure was soon to be torn away and replaced in any case. The sheet steel ceiling in this building had a large part in saving the place.

The Coast Review compliments the "Bishop Register" on its complete and interesting details of the fire. Only one feature was omitted. The names of the insurers would have added to the local and San Francisco interest in the editor's account of the fire and the losses.

Five factories in this country (two government) are turning out 1300 finished rifles for soldiers every day. That would be only about 104,000 by Christmas. Another factory will soon begin the delivery of rifles. A rifle will be ready for every soldier that goes to Europe, however.

LOCAL AGENCY SYSTEM ORIGIN

Extracts from President Rush's Address at the St. Louis Meeting

As you all know, I have the honor to be the president of the oldest American stock insurance company now existing, and the first company to recognize the value of the Local Agency System by the appointment of a local agent to write fire insurance in Lexington, Ky., one hundred and ten years ago, or in the year 1807.

* * *

It was eight years after the War of Independence had been fought and won that a number of leading citizens and merchants in Philadelphia, many of them men who had been identified with the American Revolution, met together in the Old Independence Hall, where the Declaration of Independence had been signed, to found the Insurance Company of North America.

But if it was the era of small things materially, it was the era of great things spiritually—an age of high ideals, of lofty enthusiasm, of plain living, and of high thinking, of great expectations and wise planning for the future, and the establishment and growth of the Local Agency System is one of the proofs that our forefathers were men of vision, and planned wisely.

The first record which we have, looking towards the adoption of the Local Agency System, was in 1798 when our directors voted that it was inexpedient to have an agency at Charleston, S. C., to take risks against fire. The proposal was accordingly declined, although later it evidently bore fruit because we have records of agencies being placed in towns nearby to Philadelphia for the purpose of writing marine insurance.

As their experience with marine agents for ten years had evidently been favorable, in 1807 the directors considered a memorial from Alexander Henry on the advisability of extending insurance against fire to Lexington, Ky., and a committee appointed to consider the whole subject, reported favorably on December 7th, and further author-

ized the president "to appoint suitable and trusted persons at such places as he shall think advisable to act as surveyors and agents of the company." This Lexington appointment is the first record of commissioned fire insurance agents.

* * *

This brings us to the point where it is pertinent to consider the reason why the Local Agency System, which like all great institutions had such a modest beginning, has grown to such prodigious dimensions in a space of time so little exceeding a century. There must be some good economic reason why this is so. It must have had a sound constitution and sturdy virtue to justify itself, or else it would never have stood that test of time, and triumphantly weathered the numerous storms which have attempted to shake its hold upon the affections of the insuring public.

* * *

It may be accepted as a truism that if there were no insurance companies there would be no insurance agents, but the opposite of that proposition by no means holds true. If there were no insurance agents, there would not only be all the insurance companies which there are today, but many hundred more, because it would be necessary for every hamlet or township to have its own insurance company, whether stock or mutual, to protect its citizens against the risks of fire, which they themselves were unable to bear, and in the large cities if there were no agency systems, the insurance companies would have to be multiplied many fold, if the citizens of each individual city were obliged to provide for their own protection against fire in their own local companies.

* * *

The greater conflagrations, Chicago, Boston, Baltimore, and the greatest of all, San Francisco, have been profound lessons in the economy of fire insurance. They have emphasized the necessity of two prime requisites for safety, one the accumulation of large net surpluses to absorb the shock of successive losses; the other the restric-

tion of lines, streets and blocks, so that the distribution of liability amongst companies will protect the policyholder against the possible destruction of the security of his policy.

It is the Local Agency System which has enabled the insurance companies to multiply their activities, and to extend them to every city and hamlet in the land; that has made it possible for the present small amount of insurance capital to shoulder with safety the many billions of liability which is now assumed by the insurance companies operating in the United States; which has greatly facilitated the distribution of liability among insurance companies; which has reduced the cost of insurance to the policyholders; which has placed a wise advisor at his shoulder, and has given him greater security for his money than he could possibly have had had he been obliged to depend solely upon a local company for all his protection.

* * *

I am aware that I am here treading on dangerous ground, as for many years it seems to have been the theory of the public, and through them or their representatives in the legislatures, that the utmost measure of free, unlimited, and destructive competition was absolutely necessary if the policyholder was not to be robbed by predatory insurance companies at every turn. Today, when the Government of the United States is operating the railroads of the United States, as a whole, and forbidding them to compete with each other, and doing it, I might remark, in flat contravention of its own laws; when it is combining the activities of its shipowners under the wing of the shipping board; when it is standardizing the plans for the ships which it proposes to build in order that they may be constructed economically; when it has established board after board at Washington for the express purpose of obtaining the benefits and economies due to co-operation, perhaps I may be permitted to outline some of the benefits which co-operation has achieved in the insurance field, and get away with it without being considered an undesirable citizen.

The logical result of unrestricted competition in the insurance field would be exactly the same as that experienced in the packing-house business or in the oil business; or in any other field of human endeavor, namely, a few great corporations or trusts, occupying the whole field and squeezing out everybody else.

I sincerely trust that we will never have such complete competition as will result in anything of this kind, in the field of insurance. I believe we should have enough co-operation to obtain the benefits due to co-operation, and enough competition to make that co-operation behave itself.

The company which thus originated the American agency system is the Insurance Company of North America. The speaker, Mr. Rush, is its president. Editor.

French Government Insurance of Cargoes

The department of French foreign affairs has the honor to inform the embassy of the United States that the system of insurance of cargoes formed the object of the decrees of August 13th and October 10th, ratified by a law of April 10, 1915, which was completed by that of February 27, 1917.

According to the terms of these laws, French government insurance is applicable only to cargoes going from and to France or from and to the colonies and countries of the protectorate and sailing under the national flag. These terms and conditions are summarized in an explanatory note inclosed herewith, to which is attached a sample policy.

The original premium now payable for the insurance of cargoes exported or imported from America to France is 7 per cent in the case of steamers and 14 per cent in the case of sailing vessels. This minimum rate, applicable to the first million francs (or \$193,000 of insurance), is increased at the rate of 5 per cent for every additional million or fraction of a million.

In the event of the ship not having been specially designated at the time of the application for insurance, the original tariff would be increased by 10 per cent.

Insurance contracts for ships leaving America are valid for forty-five days, and for thirty days for those leaving France; they may be prolonged by payment of an additional premium.

The rates given are those which are at present quoted by the executive committee, but they are liable to daily fluctuation. Also it would be necessary, if the insured resides in the United States, that he have a representative in France who would undertake to sign the policies and pay the premium into the treasury.

The Canton Insurance Office

The annual statement of the Canton Insurance Office of Hong Kong (which is not a part of China but is a British possession) presents the following totals of resources and business for the past year, in American or gold money:

Capital	\$ 250,000
Reserve fund	751,304
Reins. fund	465,412
Assets	3,560,325
Net premiums received . . .	2,542,205
Losses paid	1,056,615

Represented by Parrott & Co., E. L. Barry, manager.

The United States branch of the Canton Insurance Office has \$501,071 assets, including \$200,000 United States bonds on deposit with the state insurance department. The net surplus is \$200,230, making the surplus to policyholders \$400,230. The gross premiums written in this country in 1916 were \$205,468, and the net written, \$165,880. The gross losses were \$109,235, and the net, \$28,318.

Of course you read in our September magazine edition all about the desertion of north Los Angeles by Big Business, and the suggested possibilities of "immoral" fires. If Los Angeles should have a great fire—as is certainly possible—I believe the Prussian National would be wiped out of existence. That company has been appointing about everybody an agent. It appointed the notorious Youtz from Ohio an agent. Writing at low cut rates, it is carrying a load

which is wobbly. While the war lasts the Prussian National can receive no money from the home office, and a conflagration might leave its loss claimants without hopes of relief for long if ever.

No Contracts With German Companies

The American Eagle, Continental and Fidelity-Phenix announce that they have no contracts with German insurance companies.

Cancels Its Reinsurance Contracts With German Companies

The Phoenix Insurance Co. of Hartford announces the termination of its treaty contract, formerly had with the South German Reinsurance Co. of Munich, Germany. The South German has been a treaty to the Phoenix for some years past, but the latter company has decided to discontinue this treaty in view of present war conditions.

The First National Fire has always been a loser, by bad underwriting and high expenses. Looking at the annual figures, as printed in the Coast Review Fire Chart, we could never see a glimmering of hope. The new managers employed talent; bad classes were cut out; territory was cut down; but in 1916, with increased premiums, the loss ratio was 83 percent. In vain do the stockholders pay into the surplus account nearly a million dollars cash and write up realty values, so that \$157,111 was shown as surplus on January 1. Expenses were too high and losses too excessive.

The Riverside County Mutual (Cal.) now has 275 members with \$475,000 outstanding insurance. So far \$371 losses have been incurred and paid. As this little mutual is hustling for all the business it can get it will probably have a short and brilliant career.

The Cleveland National will apply for admission to California. It is six years old and has \$1,450,000 assets. According to Best's the underwriting loss last year was \$53,632, or 30.3 per cent. of premiums earned. The premium income was \$233,603. Business is written in nine states.

DISSOLUTION

Wayman & Henry Dissolve Partnership

First Announced by The Coast Review

The joint general agency of Wayman & Henry, San Francisco, have dissolved partnership, as of October 31.

Mr. Wayman continues the representation of the National, Mechanics & Traders, and Colonial Underwriters as general agent for this Coast. Frank E. Stone and Maxwell H. Thomson continue as assistant general agents.

Carl A. Henry continues the representation of the Sun, Michigan F. & M., Patriotic and Sun Underwriters Agency as general agent for this Coast.

This dissolution closes a joint general agency of six years duration.

Adjuster Main Falls Dead

George C. Main, general adjuster at Seattle, dropped dead on the street, while on his way home, Saturday, October 13. He is survived by his widow and a son five years old.

Not Yet Examined

The Home's office in San Francisco is represented in the new Army by five employees.

Fixtures

In Montana Electric Co. v. Northern Valley Min'g. Co., 51 Mont. 266, 153 Pac. 1017, it was said:

"As a general rule the matter in which the attachment is made, the adaptability of the thing attached to the use to which the realty is applied, and the intention of the one making the attachment, determine whether the thing attached is realty or personalty."

The Insurance Journal is of opinion that the new companies organized in Scandinavian countries are by German capital, to capture American reinsurance business and information for the war department.

Wm. Sexton's Book is for sale at the Coast Review office.

Items

The Westchester Fire will double its capital, making it \$1,000,000.

President Levison of the Fireman's Fund left for the East yesterday.

Manager Geo. W. Dornin of the Springfield F. & M. is in the East.

The Home of New York subscribed for \$2,000,000 of the new Liberty Loan bonds.

Secretary Weinmann of the Fireman's Fund is now at Paso Robles for a two weeks' rest. He is improving in health.

The cantonment insurance written by the Aetna was signed by the agent nearest the buildings and he was paid his full commission for same.

Roseville, Cal., Oct. 6.—Gottlieb M. Hanisch, chief of the Roseville fire department for many years, died this morning, aged 73. He was an Austrian by birth.

George A. Yocum, chief examiner for the Phoenix of London, in the San Francisco office, has been appointed secretary and underwriter for the Guardian at Salt Lake City, Utah.

The New York Tribune is of opinion that only the New York state insurance department saves the United States branches of enemy German and Bulgarian companies from forced suspension of business in this country.

Wilfred, Cal., Sept. 29. — Mrs. V. Ambrose, who owns a ranch near here, asked some boys to burn off grass on her place. The fire got beyond control of the boys and burned two barns and their contents, fencing and other property on the Ambrose place.

Newark Will Go to the Royal

The Coast general agency of the Newark Fire will be transferred from Manager Dornin to Manager Watt on the first of the year. The Royal interests bought the Newark some time ago.

Manager Dornin will no doubt secure another company to succeed the Newark at an early date.

CHANGE OF NAMES

The Great American Insurance Co.

First Announced by The Coast Review

General Agent Geo. H. Tyson has just received advice from the home offices that the German American Insurance Co. of New York has made formal application to change its name to "Great American Insurance Co.," and the German Alliance Insurance Co. of New York has made application to change its name to "American Alliance Insurance Co.," These changes will take effect when the necessary formalities have been complied with and approval of the New York state insurance department granted.

While these strong corporations are purely American institutions, with their funds invested entirely in American securities, their names have created some misapprehension, and the change has been considered expedient in the interest of both companies and their agents.

Subscriptions to New Liberty Loan

The German-American Insurance Co. of New York and German Alliance Insurance Co. of New York are again the first insurance companies to subscribe to the Liberty Loan, the German American having again purchased bonds to the extent of \$1,000,000, and the German Alliance \$500,000. It will be remembered that the German-American Ins. Co. of New York was the first fire insurance company to announce its subscription to the original Liberty Loan, of which issue it took bonds to the amount of \$1,000,000. The German Alliance of New York subscribed very liberally to that issue also.

The National Association of Insurance Agents, meeting in St. Louis, Oct. 10-13, will listen to President Benjamin Rush of the Ins. Co. of North America, on the 110 anniversary of the American agency system. The North America was the first company in the world to appoint and authorize a local agent. This it did on October 6, 1807.

The interesting program mentions nobody from this Coast.

Also Not On the Red River Lumber Loss

Manager W. W. Alverson informs us that none of his companies was on the Red River Lumber Co. loss. His office had the risk marked k. o. on account of information on file of eleven previous incendiary attempts to burn.

Fogarty Stricken

John T. Fogarty, assistant manager of the Pacific department of the Royal and the Queen, was stricken by apoplexy, in the office, in the afternoon of October 5.

Mr. Fogarty died at noon Oct. 6 at St. Mary's hospital.

Dinner to Mr. Page

Charles R. Page, the general auditor of the Fireman's Fund, was recently drawn for service on the Shipping Board at Washington.

On Saturday evening Mr. Page was given a farewell dinner by the office staff of the company.

Alaska Cannery Losses

A big cannery at Glacier, Alaska, burned. There was a loss meeting yesterday. The insurance reported at the meeting is \$220,000. The insurance involved is about \$350,000. This loss, with that of the cannery burned in September at Sunny Point, Alaska, makes a total cannery insurance loss of about half a million within a month.

Arson

Frank Cory, alleged arsonist of Chico, Cal., is held for the superior court with bail fixed at \$5,000. Ammonia and saturated rags that were to be introduced as evidence have disappeared from the store.

Ernest Comstock, suspected of having started, at Kellogg, Idaho, several weeks ago, a fire which destroyed much business property and resulted in the loss of one life, is under arrest, in the Wallace, Idaho, jail.

The amended Trading with the Enemy act gives the President entire power to give or deny a license to any foreign insurance company.

United States Ships and Tonnage

The United States has today 458 ships of over 1,500 deadweight tons with an aggregate tonnage of 2,871,359, either engaged in or capable of participating in foreign trade. There are also 117 ships of a tonnage of 700,285 of German and Austrian origin. The United States Shipping Board Emergency Fleet Corporation has commandeered nearly 400 steel ships of more than 2,500,000 tons, which are being completed or under contract for construction in American yards. The board's fleet corporation has also contracted for 636 ships with a tonnage of 3,124,700. Totaled these figures show that the United States will have near the end of 1918 a merchant fleet of more than 1,600 ships aggregating 9,200,000 tons to carry its foreign commerce, as compared with an overseas marine of 1,614,222 tons on June 30, 1914, scarcely a month before the European war began.

The tonnage referred to is exclusive of that engaged on inland waters, unsuitable coastwise ships and small craft operating along the coast and in bays and harbors, and does not, of course, include the prospective additional program of the Emergency Fleet Corporation.

Transferring German Company Premiums

Evidence is accumulating to prove that last year the United States branch of an important German insurance company turned over a large sum of money to the Kaiser's agents in this country, which money was used by these agents to help finance Von Bernstorff, Von Papen, Boy-Ed and the others who were organizing plots against this country, and putting out poisonous propaganda. In its reports the company entered this money as "remitted to the home office in Germany." This is one way we are helping our enemies. By continuing to do such foolish things as allowing German companies to do business here, we are earning the title given to us by one of the representatives of German kultur—"Idiotic Yankees."—The Insurance Journal.

\$20,000,000 Fire Loss

Press and insurance reports indicate American fire loss waste in September as amounting to fully twenty million dollars. The October total will be more.

Fewer German Submarines—Insurance Rates Reduced

Secretary McAdoo has reduced the rate for seamen's insurance on masters, officers and crews of vessels trading to and from European ports and from African ports on the Mediterranean from three-fourths of 1 per cent, 75 cents per \$100, to one-half of 1 per cent, 50 cents per \$100, of insurance. The new rate is effective immediately.

This reduction follows a reduction announced by the Bureau of War Risk Insurance last Saturday of rates on all American steamers and cargoes traversing the war zone from 6½ percent to 5 percent, and is made for the same reason—the decrease of the risk incurred by the insured.

The Fireman's Fund contributed \$200 for the relief of the families of the firemen who lost their lives by the burning of the frame firetrap Owl lodging-house on Third street, San Francisco.

Is this to be a new hazard? School children of three California counties have prepared for the soldiers a million "ration heaters," three of which, wrapt together, will burn fifteen minutes. The "heaters" are made of twisted newspapers which have been soaked in paraffine.

They seated themselves at a restaurant table. "Will you have a little shrimp?" he asked.

"Dear me," the bright little lady exclaimed. "This is so sudden."—Louisville Courier-Journal.

Any man who says we had no justification for entering the war with Germany has yellow blood and not red in his veins.—Secretary McAdoo.

Reinsurance Problem Solved

Boston, Mass., October 2, 1917.

The Coast Review, 122 Halleek street,
San Francisco, Cal.

Gentlemen: Referring to your issue of September, 1917, on page 698 there is an example given re "A Reinsurance Problem," being in connection with an actual policy issued October 18th, amount \$10,000, rate 1.39, premium \$139.80 (we assume the rate should have been quoted as 1.398). On May 17th rate changed to 1.62. On May 17th reinsurance of the entire liability of \$10,000 was placed at a rate of 1.62 per annum, pro rata reinsurance premium \$68.35. On July 24th the entire policy was canceled, return premium paid the assured by the original company, \$19.44. Method of cancelling reinsurance noted under items 1, 2 and 3.

We claim that the method as reported under Item No. 3 is correct, for the reason that the reinsuring company's premium for term was on a pro rata basis where the cancellation of the re-insured company's policy was on a short rate basis.

Under Item No. 2 the reinsuring company would receive a larger earned premium per day than the reinsured company for the same period. This also applies to the method referred to under Item No. 1.

The reinsurance policy should be canceled on a pro rata basis of the re-insured company's policy. Therefore No. 3 method would appear to be the correct method, making the correct premium to be refunded by the reinsuring company \$33.60.

Respectfully submitted,

E. F. WHITE,

Auditor of the Eastern Department
(Fireman's Fund Insurance Co.)

"Fireman's Funders" Who Have Joined the Colors

Eric A. Falconer, 23, San Francisco, Army, 2nd Lieut., American Lake, Wash.

C. J. Ferguson, 28, San Francisco, Army, Capt. Quartermaster's Department, Presidio, San Francisco.

Earl F. Marsh, 27, San Francisco, Army, 1st Lieut., American Lake, Wash.

Wilfred Durkee, 19, San Francisco, Engineers' Corps, "Somewhere in France."

Edward Valentine, 24, San Francisco, Army, 2nd Lieut., American Lake, Wash.

Leland Gregory, 27, San Francisco, Army, 2nd Lieut., American Lake, Wash.

Ed C. Glenn, San Francisco, Navy.

Henry Ellsworth, 21, San Francisco, Navy, Aboard Revenue Cutter "Bear," Pacific.

Fred R. Lanagen, 33, Denver, Colo., Army, 1st Lieut., Fort Riley, Kansas.

Joseph C. Johnston, 22, Seattle, Wash., Engineers' Railway, England.

George W. Campbell, Jr., Atlanta, Georgia, Quartermaster's Department, 2nd Lieut.

R. W. Michael, Atlanta, Georgia, unassigned.

Weston Patterson, Atlanta, Georgia, Quartermaster's Department, 2nd Lieut.

M. O. Tupper, Atlanta, Georgia, 2nd Lieut.

C. F. Adams, Atlanta, Georgia, Navy.

G. G. Oberry, Atlanta, Georgia, Coast Artillery.

Robt. J. Donovan, 24, Chicago, Ill., Field Artillery.

Stockton, Cal., Oct. 8.—Much cooperage, 6,000 gallons of new wine and 1,600 gallons of old wine were destroyed in a fire set by supposedly ejected I. W. W. early yesterday morning at the M. A. Podesta winery, near here. Wires leading to an electric water pump were found disconnected. All seven doors leading into the winery had been caved in and fire had been started at all of them.

One life was lost, the entire business district of Shastina, a suburb of Weed, Siskiyou co., was destroyed and a loss of between \$50,000 and \$100,000 entailed, when fire swept the town on Thursday night, October 4.

THE HAMSTRINGING I. W. W.

Haywood, the leader of the I. W. W., now under arrest, says:

"We mean to destroy the present system of society."

If society finds this out it will destroy Haywood. This fellow is a mischief-maker who has done much harm to labor. He was charged with the murder of the governor of Idaho. The jury was intimidated by I. W. W. threats.

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Eight fires were started in Modesto, Saturday night, by I. W. W. Balls of phosphorus were placed in hay barns. Hay and horses were burned.

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The United States district attorney of Seattle says that "investigation by government agents showed a large percentage of the Industrial Workers to be alien Germans." U. S. Dist. Attorney Reams of Portland, Ore., said several days before the I. W. W. disturbances were known in the East to be so widespread that "Germany is paying the I. W. W.," that an organized power with a definite purpose is back of the I. W. W., and that "there can be absolutely no doubt that that power is Germany."

These officials may be presumed to know what they are talking about. In the very heat and passion of sedulously staged internal reform, Germany is treating the United States to German-made internal troubles.—New York Times.

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One result of recent raids on I. W. W. headquarters in California was the dispatch of officers to vineyard districts. Report has been made since the investigation started of destruction of grapes by certain pickers, who work only a few hours in a vineyard and who dump trays and grind the grapes into the ground. These men have not yet been apprehended.

—

The federal grand jury indictment of the Industrial Workers of the World, at Chicago, says there are 200,000 members of the organization, mostly laborers, who style themselves as the "proletariat" and all

others as "parasites" of the capitalistic ruling class. The object of the I. W. W. is to abolish all insurance agents, merchants, landlords, money-lenders, such abolition to be accomplished by persistent unlawful force. This war is regarded by the treasonable members as presenting a great opportunity to create anarchy and by embarrassing every industry to hasten the overthrow of all government and place all power in the hands of the brainless and vicious I. W. W.

—

The I. W. W. organization of degenerates is essentially and notoriously disloyal. A very little of the German slush fund will buy all the leaders who are not in jail.

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They Use Phosphorus Balls

Some years ago the I. W. W. syndicalists on this Coast started fires by using old tin cans, in which they placed phosphorus and water. They left these cans in rubbish or kindling. Before the water evaporated and a flame started, the incendiary had ample time to go far away and prove an alibi if necessary. Probably they are following the same method now, but press reports mention the finding of "balls of phosphorus" after a fire.

The I. W. W. government hamstringers have been very numerous in the lumber camps over the entire Coast. The employment of these slackers in considerable numbers, by the big plants, is unavoidable, especially in these times of labor scarcity. The Red River Lumber Co. plant at Westwood, Cal., recently burned, after previous attempts, employed a number of these enemies of society. The incendiary origin of the fire was evident, and the belief that the fires were started by I. W. W. was confirmed by the discovery of unburned "plants" of phosphorus.

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James Rowan of Seattle wrote to Haywood: "The old bugaboo of 'patriotism' is being preached on all sides. We have the goodwill of the Germans here. We are going to carry our points if we have to stop every industry on the Pacific Coast."

SELLING LIFE INSURANCE

Prospects Like the Moon

Prospects are as changeable in their moods as the inconstant moon.

A man may be bearish, gruff, discourteous at one time of the day, yet kindly, gentle and approachable at another.

Therefore, study the convenience of your prospect, something you can tell a good deal about by the business he's in, his particular part in it, and thereby judge what his best time is to see you.

Be very, very tactful in your approach. Aim to make your very first sentence a winner or hit with him. It may not at all concern his taking life insurance, your real errand. Your whole business with a prospect the first few moments is not life insurance, but to "get in with him" into his good graces. How you are to do so must come entirely by way of what you've previously learned about his personality, and by your first eagle glances at him and his surroundings at the moment of meeting him.

This is all important. Give it strict attention.—Mo. Life Bulletin.

Seeing Prospects

Perhaps the most concise receipt for success in the life insurance business is constantly being sent by the Illinois Life to its agents "to sell policies, see people." After all has been said and done, here is the fundamental principle of the life insurance business. The successful agent is constantly seeing and meeting new prospects. The man who will call on fifteen people a day, every day, and work and earnestly and intelligently present his proposition, is bound to succeed. Two many agents nurse along one or two or five or six prospects who have definitely promised to give them business, or who contemplate taking out \$25,000 or more of life insurance and at the end of the month show a very small record of paid-for business.

Prospects will often promise a man insur-

ance and are then rejected or perhaps change their minds. After a few of these cases have been run off, an agent will find himself entirely out of prospects. The only safe way is to have a large average. A day is not wasted which does not produce any business if the agent has been busy and made a number of calls. He has at least secured a foundation for a future day's work and the seed that has been sown will next week or next month bear fruit.

The agent who has accumulated twenty-five real prospects is much better fortified than the agent who is "working on" a \$25,000 case. If the \$25,000 man is rejected, or after considerable canvassing turns down the proposition, that agent's effort has been wasted. However, if five of the other agent's prospects fail to do business he has twenty others to work on and is pretty certain of landing at least one of them. The men who write the big cases are on the go constantly, not seeing one or two prospects in a day, but meeting and creating new prospects all the time.—National Underwriter.

How to Get Prospects

First, an agent should ask each applicant to give him the names of three people on the application. As he secures these names he should ask their business, their age, income, etc., if married, how many children, etc. If he is a farmer, find out whether he owns his land. If a salaried man, how much he makes, his physical condition, etc.

This information should be transferred to cards during the evening after business hours. While reading the morning paper a good many names may be secured. Check them and in the evening from the telephone or other directory look them up and make cards for them.

From club directories, church directories, tax records, you can secure names. From a friend who runs a wholesale house borrow a Dunn or Bradstreet and during the evening make up a stated number of cards, showing ratings, etc. By adding a few names every day you will shortly have an endless amount of material to work on.

But don't start out to complete your library before you start out to sell. Put in as much time selling as you ever did and make up your library in the evening from the pointers you get during each day's work.

We have a salesman whose daughter has made up a list for him of every school teacher in St. Louis, and every nurse, doctor and minister. We have other agents whose wives assist them in making up these lists, and a lot of agents who employ a stenographer, but those men write and pay for from \$400,000 to a million and two millions a year.—Hamilton Cooke.

Talk Small Daily Cost and Large Lump Benefit

Transform the annual premium into the small daily cost, when the prospect favors you with an audience. Contrast that small expense with the large lump insurance payable. Do not spoil the effect by mentioning the small earning power of the principal, nor yet the small monthly income if divided into monthly payments for a series of years, unless the remarks of the prospect lead up to it. Small daily cost and large eventual payments make a strong impression, which may easily be spoiled by reference to a too small, especially a limited monthly payment.

Take Advantage of the Shrinking Dollar

The shrinkage in the purchasing power of the American dollar continues unabated. Are you taking advantage of this situation—as has been suggested by the trade press—to increase your production?

What of the policyholder, for instance, whose insurance, while substantially adequate back in 1914, has not since been increased? His attention should at once be directed to the fact that he is now underinsured exactly to the extent that the purchasing power of his insurance has declined. What of the policyholder who had too little insurance even before the war? That his need for additional protection is now greater than ever before, can easily be demonstrated.

In dealing with new prospects this change

in conditions should be made a talking point for larger policies. In most instances, complete protection now will mean a very material increase over what three years ago would have been considered sufficient. Where the circumstances of the insured preclude adequate insurance, the agent should strive to close for an amount somewhat in excess of what in normal times would have been thought advisable. As to the large class of prospects who in the past have been educated to think only of \$1,000 or \$2,000 policies—minimum amounts of \$1,500 to \$2,500 should now generally prevail.—George T. Dexter, in *Mutual Life's Points*.

Responsibility to Society

The responsibility of an insurance salesman to society! It is boundless, immeasurable, and it lies not so much in what you do as in what you leave undone.

Just take out your note book and count up your prospects whom you *meant* to see last week or last month, but for one reason or another you did not see and force to a conclusion. Until a prospect definitely rejects your efforts in his behalf and makes it impossible for you to go back to him, your responsibility as a bearer of the Gospel of Protection has not ceased.—Gail B. Johnson in *Pacific Mutual News*.

Paying Life Claims in War Bonds

Finding themselves loaded up with war securities, many German life insurance companies are trying to unload on unsuspecting policyholders by declaring themselves willing to pay matured claims in war bonds instead of cash. Beneficiaries in fact are being urged to take war bonds instead of cash.

Stealing the pennies from the closed eyes of a corpse runs a good second to this most recent example of Teutonic resourcefulness.—*The Insurance Record*.

If your company is knowingly employing dishonest solicitors, engage with a company that does not. Dishonest solicitors spoil the field for their company and for you as its representative.

CALIFORNIA'S LIFE BUSINESS

		New Business in 1916	New Business in 1915
	No. Polics.	Amt. Written	Amt. Written
Ætna	1711	\$4,925,935	\$3,713,579
American Nat. Assur.	98	259,973	. . . . .
Amicable Life	127	312,110	27,000
American National	172	360,208	272,234
Bankers Life	1951	5,034,000	2,148,200
Beneficial	17	36,000	. . . . .
California State Life	2341	6,630,446	4,987,823
Columbia L. T.	110	162,133	24,147
Columbian National	169	507,668	594,568
Connecticut General	14	47,280	. . . . .
Connecticut Mutual	398	1,026,622	1,223,100
Continental Life	288	493,627	399,769
Equitable	5,054	10,074,299	9,210,521
Fidelity Mutual	265	710,433	457,539
Germania	205	523,740	545,949
Great Republic	970	2,117,491	2,619,696
Home Life	204	468,440	535,680
International	107	420,829	161,291
Manhattan Life	64	131,939	239,479
Massachusetts	526	1,176,696	3,936,797
Metropolitan	9704	10,488,170	9,445,306
Missouri State	433	1,184,348	651,123
Mutual Life	1951	5,583,636	6,006,543
Mutual Benefit	931	2,402,337	2,501,211
National Life U. S. A.	373	872,777	430,723
National Life Ver.	269	775,721	804,882
New England Mutual	522	1,293,982	1,451,309
New World	180	362,720	371,500
New York	7503	14,478,035	11,426,488
Northwestern	1731	5,343,100	4,569,020
Northwestern Nat.	30	50,724	166,016
Occidental	1681	3,824,637	3,527,980
Pacific Mutual	2580	6,683,221	5,866,380
Penn	970	3,379,594	663,125
Philadelphia	53	78,713	556,290
Pittsburg Life & T.	147	531,692	382,320
Phoenix Mutual	667	1,514,302	926,912
Prov. L. & T.	1288	3,015,034	1,927,599
Prudential	4383	5,970,479	5,225,653

California Life Business—Continued

	No. Policies	New Business in 1916 Amount Written	New Business in 1915 Amount Written
Reliance	527	933,397	992,776
Security L. Amer.	113	177,433	214,427
State Life	472	1,583,464	446,111
Travelers	1494	4,409,250	3,414,754
Union Central	948	3,002,834	1,567,729
Union Mutual	310	682,819	876,665
West Coast-San Fran.	1548	2,451,630	2,822,025
Western States	2008	3,872,958	4,188,140
Western Union	208	572,315	. . . . .
Totals	57,815	\$120,939,191	\$

Ordinary Insurance in Force—

284,093 for \$595,440,919, Dec. 31, 1915

311,393 for \$650,254,704, Dec. 31, 1916

1916 Total Premiums, . . . \$22,068,037

1916 Total Claims Paid, . . . 8,721,793

INDUSTRIAL

American National	3466	\$ 776,687	308,434
Metropolitan	69342	10,233,560	9,589,731
Prudential	60542	9,995,500	9,211,351
West Coast-San Francisco	18019	2,883,730	2,697,064
	151,369	\$23,889,477	\$21,806,880
Grand Totals	209,184	\$144,828,669	\$126,991,381

28th CONVENTION OF NATIONAL ASSOCIATION OF LIFE UNDER-WRITERS

The New Orleans Convention was a complete success, with an attendance all told of about 750. The mayor of the city formally but cordially welcomed the visitors, men and women. All the speeches were patriotic in tone and were approved by ringing applause.

President John Newton Russell (of the Pacific Mutual) delivered the annual address. He complimented W. A. R. Bruehl on the membership campaign. Mr. Russell is of the opinion that to reach the high aims and ideals of the association an increased membership is the quickest and surest way. He urged the wearing of the Association button.

The executive committee adopted a report to the effect that there is need for a code of ethics to be endorsed by all local associations.

CONNECTICUT MUTUAL LIFE CONVENTION

Two years ago, Griffin M. Lovelace, superintendent of agencies of the Connecticut Mutual Life Insurance Company, announced, in behalf of his company, to its field force, a meeting to be held at Fishers Island.

In making that announcement, he said the meeting was not going to be a convention or a mere meeting—it was to be in the nature of an instruction camp, and the duration of it was to be one full week.

President Taylor's Invitation

Mr. Taylor, in his invitation to the fieldmen, said: "We intend to make the meeting of the company's representatives on Fishers Island the most useful and memorable in the company's history. Every man present whose name is written on the Honor Roll will bear as his credentials a record which will tell its own story, in that he has written the required amount of paid-for business—our kind of business that stays on the books.

"Our good purposes will be assured if every one comes to this 'camp of preparedness,' this 'school of instruction' resolved to share in it and to bring to its deliberations the best results of his experience, hammered out on the anvils of loyalty and fidelity and enthusiasm."

During the last two years all over the country, Connecticut mutual agents have been striving to attain a sufficient production to qualify them as being men eligible to come to the meeting for a course of instruction which would tone them up in readiness to give still better service to the public than they had given in the past. Of this class there were 92 present at the meeting, together with 53 general agents and a number of general agents' assistants; also a number of home office men and supervisors of agencies.

In welcoming the agents to this meeting, President Taylor reviewed the company's progress and the splendid work done by the field force during the last

two years. While touching on present international conditions, Mr. Taylor announced the company had subscribed for one million dollars' worth of Liberty Bonds.

Superintendent Lovelace's Remarks

"We are here because we believe this meeting, as a business proposition, will benefit the company; that it will profit every man present who enters into the true spirit of the occasion; that we shall all be better Connecticut Mutual men as the result of this assembly. We are here to get help from each other, and to do all we can do to assist each other. We are here to improve our abilities as life-insurance men. We are here to learn how to learn some things and to forget some things. We are here to learn that the home office is trying to work shoulder to shoulder with the field, and that the field is trying to work shoulder to shoulder with the home office. We are here to learn how the home office may better serve the field and how the field may better help the home office, to learn better than we have ever known before that the interests of the home office and of the field are in general identical. We are here to know each other better; to acquire, more than we have ever possessed it before, the conviction that we have got to work for each other as well as for ourselves and, more than all else, for the interests, the welfare, the upbuilding and the guarding of a great institution that belongs to the people we serve.

* * *

Wisdom and Pep at Fishers Island

"We are here to pledge ourselves anew to a great cause—the cause of life insurance—a cause that aims at the betterment of the conditions of life for all humanity, and which, in the principle involved and in the possible effects on both the physical and moral well-being of the community, ranks with the cause of the physician and of the lawyer; a cause which demands the unselfish service of high-minded men.

"We are here to pledge anew our fidelity to the individual men, women and children whom it falls to our lot to serve, and to renounce all desire or purpose to profit for ourselves at the loss of our clients, confident that our personal interests can not suffer, but will rather prosper by such a course.

"We are here to pledge ourselves anew to an indefatigable effort to make ourselves felt in our respective communities as powerful factors for the general economic good by securing to the largest number possible of widows and orphans and old men and women a competence to prevent dependency.

"We are here to renew our pledge to ourselves to succeed in our work, to be ranked by the public among the best men of our profession, in our respective communities, to be leaders in our company, to make the best of our opportunities at all times, to increase our skill as counsellors of those whom we must advise, to increase our knowledge of salesmanship, to better organize ourselves, our plans, our time and our money, to the end that every force at our command may be strengthened and every resource utilized in the fullest measure."

* * *

One of the features of each day's business session were the "Two-Minute-or-Less" papers, one of which every delegate had prepared in order to contribute the "tidbit" of his experience to the convention.

Perhaps never before in the history of the business have its principles been more simply defined than they were at this convention by Harold F. Larkin, assistant actuary. Indeed, so simple, interesting and free from actuarial technique were these talks that the speaker was able to maintain the closest attention through each of his four one-hour talks.

The Program

We gave the first day's program on page 697 of the September (Magazine A) edition of the Coast Review. The remainder of the program was as follows:

- "The Policy Contract"—Mr. Robinson.
- "Principles of Life Insurance"—Mr. Larkin.
- "Business Insurance"—Mr. Thompson.
- "Team Work"—E. N. Coleman.
- "Securing Prospects"—Mr. Allen.
- "Two-Minute-or-Less" papers.
- "Principles of Life Insurance"—Mr. Larkin.
- "The Policy Contract—Settlements"—Mr. Loomis.
- "Death Claim Settlements"—Mr. Loveland.
- "Life Insurance for Charitable Endowments"—Mr. Chase.
- "The Investment of Large Funds in Life Insurance"—Mr. Harrison.
- "Securing Settlements with the Application"—Mr. Fisher.
- "Life Insurance as a Birthday or Christmas Present"—Mr. Blossom.
- "Life Insurance as a Protection Against Shrinkage in Assets"—Mr. Taintor.
- "Advantage of Mutual Life Insurance Over Non-Participating Insurance"—Mr. Mee.
- "The Investment of Trust Funds in Life Insurance"—Mr. Selvage.
- "Two-Minute-or-Less" papers.
- "Principles of Life Insurance"—Mr. Larkin.
- "The Policy Contract—Settlements"—Mr. Loomis.
- "The Company"—Mr. Jones.
- "Advance Information on Prospects"—Mr. King.
- "Life Insurance for Educational Purposes"—Mr. Hemingway.
- "Chalk Talks"—Mr. Caulkins.
- "Service Values vs. Incidental Details"—Mr. Moon.
- "The Need for Disability"—Mr. Boyer.
- "Life Insurance as a Safe Investment"—Mr. Dustan.
- "Two-Minute-or-Less" papers.
- "Principles of Life Insurance"—Mr. Larkin.
- "Farm Loans"—Mr. White.
- "Soil and Soil Types"—Mr. Collins.
- "The Extension of the Field of Risks"—Dr. Hall.

"The Medical Department: What It Is, and What It Does"—Mr. Greene.

"How to Deliver a Policy"—Mr. Buck.

"How to Meet the Objections of the Buyer"—Mr. Campbell.

"Two-Minute-or-Less" papers.

"Annuity Forms"—Mr. Rice.

"Effect of Creating An Immediate Estate by Life Insurance"—Oscar Palmour.

"Old Age Insurance"—Mr. Rote.

"Life Insurance to Cover Outstanding Indebtedness"—Mr. Mallory.

"Self-Analysis"—Mr. Steiner.

"The Daily Report"—Mr. Gray.

"Interest Income Insurance"—Mr. Saunders.

"Income Insurance for Small Buyers"—Mr. Lovelace.

Life Insurance Salesmanship

Methods must be devised for solving both the waste in employing men who subsequently prove to be unfitted for success as insurance men, and for inducing those who are fitted to work more effectively. It may be that as in industrial insurance some different method of compensation must be devised to induce the new man entering the business to adopt more thorough ways of working, that he may work at least as hard and systematically as successful men elsewhere must work. We must get rid of the idea that a life insurance man need not be regular and systematic in his hours and days, and we must realize that the excuse of "not feeling like it" no more applies to this vocation than to any other. Such an idea would paralyze any army, clerical force, or other organization.

Careful selection and training will also have a tremendous although indirect result, in eliminating the casual agent, broker and rake-off man. If it is realized that only those agents are of real value who are carefully selected and thoroughly trained; that such an agent means a large investment in time and effort, there will be no place for the unselected and untrained. We will believe that we can not afford to deal with the unselected, untrained and inexperienced, who, no matter however honorable their in-

tentions, are as unfit to serve the public as the untrained attorney or physician.—Edward A. Woods at the Convention of National Association of Life Underwriters.

Mutual Life's War Clause

1.—The policy is absolutely free of restrictions as to military or naval service within "the continental limits of the United States."

2.—The "continental limits of the United States" include the "three-mile limit" but do not include Panama.

3.—The restrictions defined in the clause become operative only if the insured engages in military or naval service or work as a civilian in connection with warfare *outside* the continental limits of the United States *within two years from the date of issue* of the policy.

4.—Once the clause becomes operative the insured has two options, as follows:

(a) He may give notice to the company within thirty-one days thereafter, and by payment of the extra premium or premiums required *thereby keep his policy in full force*.

(b) He may continue to pay the regular premiums but may ignore the extra premiums with the understanding that *only the reserve will be payable* if (1) death occurs *while he is engaged in military or naval service* within one year after the due date of the last extra premium payable, or within six months after the termination of such service; or if (2) death occurs within two years of the date of issue of the policy *while he is engaged as a civilian* in connection with warfare.

5.—The extra premium referred to is 10 percent of the face of the policy or of the insurance value if it be a continuous installment.

6.—If the policy be a joint life policy, each life on engaging as above described must pay the extra premium if full protection is desired.

7.—If circumstances make an extra premium payable in the first policy year, a second extra premium will be due a year after the due date of the first extra premium if

the insured be still engaged in work requiring an extra premium; if the first extra premium becomes payable in the second policy year, only one extra premium is required.

8.—After the policy has been two full years in force no extra premiums shall be required under any circumstances.

9.—A grace period of ninety days is allowed in payment of the first extra premium.

10.—A grace period of thirty-one days is allowed in payment of the second extra, if any.

11.—If the insured enter service making the above restrictions operative and pay regular premiums as they fall due and survive the period of restrictions as defined above, the policy is, of course, incontestable except for non-payment of the regular premium.

12.—Six months after the termination of the war an investigation shall be made of war mortality, and the excess, if any, of the extra premiums paid over the cost of the extra mortality, shall be refunded equitably to each policyholder paying the extra.

Undelivered Policies

The trouble and annoyance caused a company by the large number of policies that are returned to the home office stamped "undelivered" are great and might easily be avoided if agents were made to realize how seriously the practice militates to their disadvantage.

"Undelivered" policies come about largely in two ways. The agent, believing that he has a good chance to place more insurance than the application calls for, asks that an additional policy be issued. Unfortunately some agents persistently abuse this privilege by calling for additional policies where there isn't even a remote possibility of success in placing the extras.

These unnecessary policies represent just so many clogs in the machinery of service that the company strives to maintain for the benefit of its field men. Since the home office has no means of recognizing them, these extras receive the same degree of at-

tention as do bona fide policies and are acted upon in the order received. Thus they operate to delay the issuance of legitimate policies, especially those which come up for action late in the day or at the close of the week-end.

All over the country, merchants and business men are co-operating in a campaign to cut down the expense incident to the return of goods purchased—this expense having gone beyond all reasonable limits.

At this critical time, when economy in time and expense and improvement in service are to be commended, it is desirable that our agents co-operate to keep the ratio of "undelivered" to delivered policies at the very lowest possible percentage.—Bankers Life "Grit."

One-fourth of Drafted Men Are Physically Unfit

The percentage of physical unfitness is significant when the fact is taken into consideration that the examination comes at a time when the men are from twenty-one to thirty-one years of age, a time of life when they are supposed to be at their best and laying a foundation for future life work.

It is a condition which commands attention and consideration. This demonstrated inferiority of the young men of America must be overcome and the cure is through education.

More and more people must come to admit that man has not the right to pick his life member, but must submit to a physical examination of contracting parties for marriage as a solution of a healthy race.

There is no doubt in my mind that eventually no man or woman will be allowed to marry who has not first passed a physical examination before a competent medical authority.

We must start modestly to put the practice of eugenics into effect, but statistics obtained from the examination of young men in the draft army have made serious consideration of the health of this nation a problem to be carefully considered.—Dr. Herman P. Marshall, Spokane.

War 'Tween Autocracies and Democracies

Czars, kaisers and sultans must go.

Bearleaners are going barefoot. American manufacturers and retailers are trying to make us go barefoot too, although Uncle Sam says there is more leather in this country than ever before, there being enough for five pairs of shoes for each of 103,000,000 people.

Siam has declared a state of war with Germany and Austria. Nine German steamers have been siezed. Yes, Siam, glad.

There is now talk of retaliation—of fighting the devil with his own weapons. Aerial bombs are to be rained on German towns. Recently airplanes rained bombs on German towns and circulars were thrown down, explaining "this is done because of the torpedoing of helpless hospital ships." I marvel at the patience of Great Britain.

German newspapers are now "talking" as the Spanish newspapers did about the Yankee pigs and braggarts, in 1898.

The government 16 cantonments—wooden cities—will each house 40,000 soldiers. All buildings will be completed early next month. Each cantonment requires 4,000 car loads of materials.

The armed guard on the American steam ship *Moreni* fought a German submarine to the last, and in the midst of flames; but the ship was armed with guns that could not shoot so far as the "sub," which stayed out of range and battered the American ship until it sank. In France the American artillery will consist of guns made in France.

Before this war two San Francisco young ladies were in Berlin. Looking into the shop-windows, as they strolled along, one said to the other, "Everywhere we see pictures of the Kaiser with his mustache ends upturned. I think he is stuck on himself." An officer overheard this harmless remark. He stepped forward, placed his hand on the lady's shoulder, and said: "You are under arrest; come with me to the station." The ladies had been guilty of the awful crime of lese majesty, for which they were fined \$50. And now Germans themselves refer to the

war lord as "Der," or simply "he"—and nobody is arrested.

"America had better look out after the war. I shall stand no more nonsense from America."—All-Highness Hohenzollern. "America"—that is U. S.

The Germans are firing into the town of Armentieres a new poison which permeates even cellars and causes blindness and death, particularly among women, after a period of hallucinations and delirious laughter, the relative number of women victims leading to the belief that tobacco is an antidote for this new, mysterious killer.—*Chicago Herald*.

The Canadians in France captured a German trench after some severe fighting. In the captured trench they found one of their own officers crucified. Since then the (or those) Canadians are taking no prisoners, as we hear.

The above is compiled from a private letter written some three months ago.

The U. S. government has suspended canon salutes for the period of the war.

It is surely significant of growing weakness and approaching collapse of Germany that her armies in Belgium and northern France have won no victories for three years. The battle of the Marne was the first of a series of defeats, dig-ins and retreats.

We do not vouch for the truth of these stories: Martinez, Cal.—The — family received a letter from a girl relative in Germany. It said, "I believe the Yankees will get the Kaiser." Across this letter was written, by another hand, "Shot at sunrise." Oakland, Cal.—Two young men from Germany are much concerned by the receipt of a letter from their mother. They had written to her, some time ago, "Shall we return to Germany and fight for the Kaiser!" The mother wrote, "Stay where you are, my sons, in a better country not at war." Across this letter was written in another hand, "Shot at sunset." Both grieving families cling to the hope that the man's crosswriting is the work of some joker in the censor office.

ANN X. PERT.

MISCELLANY

California Insurance Reports

They are out—the three annual reports of the California state insurance department. We congratulate Commissioner McCabe and Deputy Rishrough. September is the earliest month for the state printing office to do this work for some years. The late Mr. Phelps, with much struggling, managed to usher the reports to an uninterested public about Christmas time.

To be of any general service, state insurance reports should appear within ninety days of the final filing date—by June 1 or July 1.

We note with some consternation that assessment life and accident affairs require 116 pages. The Provident Life, as usual, ignores the line "Interest on dividends to stockholders." In round numbers, the California ordinary and industrial life premiums were \$25,000,000; and losses and claims paid total was \$9,500,000. Assessment life and accident premiums were only \$348,317, against \$347,507 losses paid. Fraternal income in the state was \$3,225,095, and claims paid were \$2,364,390.

Casualty and miscellaneous premiums totaled about \$12,000,000 last year. The largest amount was received for accident and health insurance—about one-fifth of the total. The Pacific Mutual leads and the Travelers is second. The State Insurance Fund, of course, leads in workmen's compensation premiums. It is dangerous business. One company, the Guardian, received \$394,106 premiums on this hazardous line and paid \$339,528 losses. That small balance means a big net loss after paying expenses. The Employers' Liability Assurance, represented by C. J. Okell, made a good profit as usual. The Fidelity and Casualty made a handsome profit. The Standard Accident did a good and profitable business.

The volume on fire and marine affairs gives the surplus line brokers and the fees paid the department.

Since 1887 the amount of fire premiums

received in California is \$299,303,007, and the amount of losses paid is \$263,331,832, or 88 percent.

In the same time the marine premium total is \$55,952,242, and the loss total is \$33,779,712, or 60 percent.

Frank and the Alleged Jewels Theft

Mrs. Rose Brown and Marshall A. Frank also had their names linked in litigation that attracted considerable attention in 1913. In July of the previous year Mrs. Brown reported to the police the theft of jewels valued at \$14,000. She was giving a gay party at the time of the theft.

The Pacific Casualty Company, of which Frank was vice-president, had insured the jewels and allowed the claim upon recommendation of Frank and J. Val Smith, who had been guests at the party. Frank's company then sued the National Surety Company, which had re-insured the jewels. That corporation refused payment on the ground that Frank knew Mrs. Brown was not a desirable risk and should not have insured her gems.

The jewels were mysteriously returned following an investigation by the district attorney.—San Francisco Examiner.

We are informed that the Pacific Coast Casualty insured the "burglarized" jewels for \$6000 and retained \$1000. Payment was made of this claim, but one of the reinsurers "smelled a rat" and refused to pay. The new owners of the Pacific Coast demanded of Frank the repayment of the \$6000 and brought him quickly from Europe. Frank, the story is, found it prudent to return the money. The company subsequently demanded \$25,000 from Frank, on another obligation, but whether that demand was also met we have never learned.

Principal and Surety

Owner of building held entitled to advance money to pay labor, etc., for contractor and treat same as payment on contract without notifying contractor's surety.—Seattle Dock Co. v. Pacific Surety Co., 167 P. 510.

LIFE CHIPS

- President Lawrence Priddy looks rather pritty.
- The Germania Life's second Liberty Loan subscription is \$500,000.
- The Connecticut Mutual Life subscribed for \$1,000,000 of the new Liberty Bonds.
- The Metropolitan Life subscribed for \$10,000,000 of the second Liberty Loan bonds.
- The Prudential of Newark subscribed for \$7,500,000 of the new Liberty Loan bonds.
- War mortality in Europe averages only 2 percent per annum of the shooting-men under arms.
- The Occidental Life agents wrote a large amount of new paid business in Giles month, in honor of Secretary Robert J. Giles.
- The West Coast Life is pushing for business in the Northwest. This successful San Francisco company invests its reserves where they are received.
- The American Teachers Life Ins. Co., with \$100,000 capital and \$100,000 surplus is a Des Moines possibility. Only people who live long will be insured, such as teachers and preachers who thrive on one meal a day.
- C. O. G. Miller of the West Coast-San Francisco Life Insurance Co., president also of the Pacific Lighting Corporation, vice-president of the Savings Union Bank and Trust Co., and director in many other large corporations, will take charge of the San Francisco bureau of the Exports Administrative Board. His salary as bureau manager will be \$1 a year.
- Among death claims paid recently by the Bankers' Life are: Leon H. Jacox, Sacramento, \$6,167; Levi T. Durbin, Denver, \$10,117; Wm. A. Struppler, Othello, Wash., \$4,073; James R. Brown, Sheridan, Wyo., \$1,083; Henry L. Titus, San Diego, \$4,082; Wm. H. Patterson, Long Beach, \$4,070; Joseph L. Mayer, Los Angeles, \$4,086. Death claims were paid in August in California, Colorado, Idaho, Montana, New Mexico, Oregon, Utah, Washington and Wyoming.

FIRE CHIPS

- The Fireman's Fund subscribed for \$500,000 of the second Liberty Loan bonds.
- The Home F. & M. of San Francisco subscribed for \$200,000 of the second Liberty Loan bonds.
- Manteca, Cal., Oct. 7.—Early this morning fire broke out in a large hay barn of S. Bomberger, near Manteca, and was destroyed.
- San Diego, Oct. 8. — Armed guards are stationed at the large packing houses in this county day and night to prevent repetition of the fires believed to have been started by an organized gang of I. W. W. Two packing houses at Chula Vista and two plants at Bostonia and El Cajon were fired yesterday. The fires were caused by phosphorus being placed in damp waste.
- North Sacramento, Oct. 5.—Fire of mysterious origin caused the loss of six horses and three tons of hay in addition to a barn on the ranch of George Baba, a Japanese. Baba has had trouble recently with other Japanese. Neighbors suspect the fire was started by his enemies.
- The Insurance Post of Chicago, October 3, contains good portraits of John Marshall Jr., manager of the Central department of the Fireman's Fund, and of A. F. Dean, author of the Analytic System of Rating, which won in a test with the L. & L. and the Normal Rating systems.
- Los Angeles, Oct. 7.—On January 2, 1916, a fire virtually destroyed the Imperial Dye Works of Roy R. Louman at 2192 East Eleventh street. L. is said to have collected \$2,000 insurance, upon the representation that the fire destroyed all the garments that had been given him for cleaning. Later it is alleged Louman returned to some of his customers a number of garments which the prosecution now claims the cleaner swore were destroyed in the fire. Superior Judge Willis yesterday took under advisement Louman's motion to strike out the indictment upon the ground that the allegations therein contained are not true.

MISCELLANEOUS CHIPS

—Help bind the Kaiser with Liberty bonds.

—The Home Life of New York has subscribed for \$500,000 of the 2nd Liberty Loan.

—The Northern Life of Seattle has some good contracts—life, health and accident—for agents, including fire agents.

—Some 40,000 pounds of almonds, a carload worth 20 cents a pound, were destroyed by fire while enroute for the East, in Utah.

—The stockholders of the Home F. & M. Ins. Co. hold a special meeting on November 16, to formally vote on the capital stock, as per the new subscriptions at \$10 a share.

—Philadelphia, Oct. 15.—A verdict for \$18,720 was given two insurers under policies on the life of a policyholder who disappeared for two years. The "widow" sued.

—Tacoma, Wash., Oct. 16.—The double platoon system is the chief reason for the increase in insurance rates here. Efficiency was notably reduced after the 2-platoon came in.

—A Minnesota agent of the Pacific Mutual Life has organized a Pacific Mutual Policyholders Club. Recently the second annual picnic was held. The speaking was good, the amusements were better, and the dinner was best.

—Died.—Will L. Eason, who did editorial work for the Coast Review in the early days of co-operative life insurance, dropped dead in Alameda, Cal., October 1, aged 65. He left a widow and daughter. Eason did some very good work in exposing the specific and general fallacies of co-operative or assessment life insurance in the early '80's. After resigning his position with this magazine Mr. Eason went to work on the editorial staff of a Stockton paper. He returned later and was employed by Jacobs & Eason to edit Hoyt's insurance fortnightly. Soon afterward he engaged in newspaper work in Alameda county, continuing until his death. Eason was the only one of the seventeen San Francisco insurance journalists who regularly wore a stovepipe hat. Poor Will, a man of excellent abilities, was his own worst enemy.

—Russ Osborn tells a good story well—Over the Top, for example.

—Roy J. Burrowes, the casualty manager for the Guardian Casualty & Guaranty, left for Salt Lake Wednesday last to take charge of the Albuquerque branch.

—The German people have suffered casualties of 8,500,000 men, and the German people last week subscribed to the seventh war loan of that country \$3,107,500,000.

—Near Tacoma an automobile speeding 60 miles an hour—or less—turned over and pinned two of its eight occupants beneath. Machine burned, woman dragged, and four riders badly hurt.

—Theodore Lyman, the government aviator who was killed by a collision in the air at a great height, over the San Diego aviation grounds, was married to Miss Rowena Wilson, a cousin of R. Gallegos.

—An extraordinary cause of death was that of the California University football player, who broke his leg and soon died of fat embolism. Marrow from the broken leg lodged in the brain, causing a clot, then blindness and death. Death from such a cause is said to be only one in 10,000 cases of fracture.

—The Travelers announces a "low cost" health policy, for men only. The first week of disability is not covered. This policy covers all diseases and is sold at a premium of \$4.50 for each \$5 weekly indemnity, between the ages of 18 and 50; \$6.50 premium between the ages 51 and 55.

—The joint state examination report on the Guardian as of May 31 has just been released. The findings are: capital \$200,250; surplus to policyholders, \$383,446. The 40 percent Agency contract is pronounced "fair." R. Gallegos is San Francisco secretary for this company.

—James S. Logan, for many years a representative of Bankers Life Company in California, has now been made a general agent with headquarters at Elmira, N. Y., where he will soon be established and prepared to conduct the business of the company in that territory. Mr. Logan has been successful in his work as a producing agent in California.

"Yellow Leaflet"

The American Bankers' Association issued a circular or prospectus for the creation of a bankers' bond and burglary mutual. It is so full of misstatements that it is classed as "yellow." William B. Joyce points out some of the more disgraceful errors. California fidelity losses are reported as none, but the National Surety alone paid \$17,157 for four bank losses to members of the American Bankers' Association. This is but a sample.

Marshall A. Frank Sued for Divorce

Louise E. Frank, San Francisco, has filed suit for divorce in the superior court against Marshall A. Frank, former president of the late California Casualty Company, charging cruelty and desertion. The chief allegation of cruelty in the complaint is that Frank left for the East on business on June 14th last, with the announced intention of remaining but a short time. When Frank did not return after a long period of time, Mrs. Frank says she investigated and learned that he had closed up all his business affairs here and had gone East with the manifest intention of remaining there permanently. It is said that Frank is not the defendant's real name. He came to San Francisco from Baltimore. Frank is alleged to be chiefly responsible for the downfall of the Pacific Coast Casualty. We are of the opinion that he was chiefly responsible for the attacks on the Pacific Surety Company, which was solvent, while Frank's company was insolvent.

Mr. Hoover says that, whether we like it or not, we must deal with the food problem of war in one of two ways. There is not enough food to go around if we stick to the lavish methods of peace times. Rising prices, coupled with depreciation of money, due to issues of war bonds in every country, which make the purchasing power of money shrink, compel us to adjust the food supply to the world's appetite, either by controlling that supply in ways that lead to economy and make it suffice, or by letting

wages rise as prices rise, to keep pace roughly with fluctuations. Even an amateur economist can see at a glance that food control is better than wage increase, because wage increase is a crude force operating slowly, unevenly and with great injustice and suffering to millions of workers. The wages of many workers do not rise—the professional men, clerical workers, public employes and so forth. Russia tried the experiment of letting wages adjust themselves to the diminishing food supply, and it did not work. Russia was brought to a state bordering on anarchy by the intolerable pressure of the food situation on the ordinary peaceful citizen.

The Southern Pacific Company has just put in operation between Ogden and San Francisco a set of Morkrum printers which raises the telegraph system between these points to the most standard of correspondence by wire. The Morkrum printer is a device whereby a perforated tape at one end of the wire operates a typewriter at the other end. Two clerks are required at each end of the wire and messages may be sent and received over the one wire. The new circuit is handling 2000 messages within a period of about thirteen hours per day and could handle 25 percent more if necessary. San Francisco and Los Angeles are connected up the same way.

Spokane leads all other American cities in the number of one-man cars. There will soon be thousands of such single-joint entry and exit cars for street traffic.

"We must conquer or submit," says President Wilson. Whoever buys a Liberty Loan bond is helping to conquer the enemies of mankind, the Potsdam madmen.

Under the new law every national bank has the right to issue up to \$25,000 of its circulation in \$1 and \$2 bills. The one-third limit on the issue of \$5 bills has been removed.

The United States may take a fool notion to continue in the life insurance business.

FIRE

Portland, Oct. 11.—Albers Bros. dock and storage warehouse burned today.

The South.—Mobile, Ala., had a \$200,000 fire on September 28. Greenville, Tex., had a \$200,000 fire on October 7. Dallas, Tex., had a \$200,000 fire on September 27.

San Francisco, Oct. 18.—Brass & Kuhn planing mill, 60 Dearborn st., damaged \$10,000.

Libby, Mont., Oct. 19.—The volunteer fire department has subscribed for \$300 worth of Liberty bonds, taking money for the payment of same from the disability fund.

At Portola, Plumas co., Cal., the power plant of the Grizzly Elec. Co. was destroyed by fire last week.

Butcher Town, Placer Co., Cal., was recently burned by a forest fire.

Sonora, Cal., Sept. 23.—House owned by Louie Ratto burned; insured.

GENERAL

Everett, Wash.—F. C. Vanderveer of this city is one of the attorneys for the I. W. W. indicted for treason at Chicago.

The Tuolumne Independent is large and newsy, and therefore read; but not an insurance agent has a card in it.

Insurance against food robbers is needed. In the East robbers in automobile trucks are nightly robbing groceries of food, while ignoring safes and tills.

Washington has a bad Dill pickle.

Alturas, Cal., is threatened by I. W. W. Fifty armed deputies patrol the town nightly.

Pasco, Wash.—Weil Bros. are retiring from business.

The Bastille in Paris had walls fifteen feet thick and over sixty feet high. It was destroyed by a mob on July 14, 1789. The key, a huge thing, hangs on a wall at Mount Vernon.

Old in Experience --- Young in Vitality
MODERN IN EVERY DEPARTMENT

The Pacific Mutual Life Insurance Co.
OF CALIFORNIA



FOUNDED IN 1868
Assets

\$38,727,196 62

Capital and Surplus

\$4,932,024 50

LIFE, ACCIDENT, HEALTH INSURANCE
ALL WAYS ALWAYS

See for an Agency Contract in California

Managers for Life Department

KILGARIF & BEAVER, Inc.

Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Pacific Mutual Bldg., Los Angeles

Managers for Accident Department

F. A. STEARNS.

Shreve Building, San Francisco

The PASCHALL-JONES CO.

Story Bldg., Los Angeles

Paid-for Life Insurance, \$171,913,618 00

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1917) . \$12,149,848

NET SURPLUS, " . 5,176,150

E. F. BEDDALL
President

N. S. BARTOW
Secretary

GEO. W. BURCHELL
Vice-President

Gross Assets ^{JAN. 1} 1917 \$122,761,094

Fire & Marine Assets 55,786,381

Net Surplus - - 20,169,199

Losses Paid - - 303,155,408

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager
LIVERPOOL, ENGLAND



DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
San Francisco, Montreal.  Agencies in all principal Cities and Towns

ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING. SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston,
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, R. S. Folger, Matt B. Evans,
P.S. W. Ramsden. C. A. Luhrs (automobile).

ACCIDENT

The writer rode in a speeding electric car along the whirlpools of Niagara and wondered if it were not possible to be thrown into the maelstrom by some accident. The other day it was proved possible. The car left the track and many passengers were drowned or otherwise killed.

Whoever has been towed up or around the Milwaukee river, riding on a "whale-back," will understand how the recent accident occurred, whereby passengers were killed by the fall of a water tank, thrown to the deck from a wharf by collision. The stream is narrow and the turn sharp, and the weight-thrust of the moving ship is enormous.

LIFE

Soldiers are signing government blanks for life insurance in various sums, from \$1,000 to \$10,000. Soldiers have four months to apply, after entering army. If

they do not apply they won't be automatically insured. Premiums are on a monthly basis, from 63 cts at age 15 to 23, to \$3.35 at age 65.

Seattle. — The Prudential has appointed Robert J. Meister superintendent here.

Calchy headlines are these of the Pacific Mutual Life of California: Old in Experience—Young in Vitality—Modern in Every Department.

ITEMS

The new special war revenue tax on spirits—\$2.10—making the total federal tax \$3.20 a gallon, will reduce consumption by about doubling the price of a drink of stimulants. Patronage will so fall off that many saloons must close. The government may find its revenue from this source scarcely, if at all, increased.

A New York medical journal denies the old belief that an excess of uric acid is the cause of gout.

FIRE ——— MARINE ——— AUTOMOBILE

FIRE AND AUTOMOBILE INSURANCE

Pacific States Fire Insurance Company

Of PORTLAND, Oregon

Independence Insurance Company

Of PHILADELPHIA, Penn.

MARINE INSURANCE

The Ocean Marine Insurance Company, Ltd.

Of LONDON, Eng.

The London Assurance Corporation, (Marine Dept.)

Of LONDON, Eng.

H. M. NEWHALL & CO., General Agents

THOMAS S. DEERING, Manager

NEWHALL BLDG., N. E. Corner California and Battery Streets, : SAN FRANCISCO

Twelfth Edition—

PACIFIC FIRE MANUAL

—Twelfth Edition

WITH COLORED DIAGRAMS

WITH REVISED FIGURES

\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.00

For Sale by Coast Review

122 Halleck St., San Francisco

"The Largest Fire Insurance Company in America."

Organized 1853



ELBRIDGE G. SNOW, President

STATEMENT, JANUARY, 1917

Cash Assets, January, 1917, . . .	\$40,047,514.55
Reserve as a Conflagration Surplus . . .	\$2,000,000.00*
Cash Capital	6,000,000.00*
All other Liabilities	19,395,766.42
Net Surplus	12,651,748.13*
Surplus as Regards Policyholders	20,651,748.13*

EXPLOSION INSURANCE

LIBERAL COVER REASONABLE RATES

Every Policy Issued Backed by the Largest Cash Assets of Any Fire Insurance Company in America.

STRENGTH

REPUTATION

SERVICE

THE PRESS

The Insurance Leader of St. Louis-New York recently led forth a handsome war horse of a number, trumpeting "War is now our first business," to sail in and kill the "cowardly German assassins" who said "Americans are afraid to fight." Ex-President Taft thunders that if German militarism triumphs now the United States will lose its independence. But the Leader says nothing about dealings with corporations from enemy countries.

Welcome back to the Surveyor, A. G. Hall.

George Moffat, the uncritical associate editor of Insurance Critic, has gone to somewhere on the North Sea to rejoin the British Navy. Next!

Now we are surprised. Manager Spielberger of the Southern Underwriter says he

is not of German descent. It is therefore to be inferred that he or an ancestor married the wife's name too.

The Southern Underwriter admirably covers the South with its news service. We cheerfully admit that it is the leading insurance journal of the South.

Many a man will return from the Great War, only to be run over and killed by an automobile or kicked to death by a mule.

"Control of the Pocket Gopher in California." Bulletin No. 281, by the Ag. Ex. Station, University of California, Berkeley.

If you can't think of anything to say, speak a compliment.

American	of Newark, N. J.	Organized 1846	
Insurance Company		Assets,	\$11,285,223
		Surplus to Policyholders,	4,951,427
Caledonian	of Edinburgh,	Organized 1805	
Insurance Company		U. S. Assets,	\$2,352,282
		Surplus to Policyholders,	685,758
Rochester-German	of New York,		
Underwriters		Assets,	\$23,713,478
		Surplus to Policyholders,	12,759,423
Camden Fire		Assets,	\$3,858,411
Insurance Association		Surplus to Policyholders,	1,692,342

GEO. O. HOADLEY, Manager

219 SANSOME STREET, - - - SAN FRANCISCO, CAL.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President JOHN M. TAYLOR, Hartford, Conn.

Insurance in force, 107,262 Policies for - \$253,439,405.12

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1916,	- - - - -	\$310,337,255.71
Total returned to Policyholders, as above noted, in same period	- - - - -	319,548,729.00
Excess of amount returned	- - - - -	9,211,473.29

San Francisco Building Operations Since 1906

The following is a complete and segregated report, as issued by Chief Inspector Horgan:

	Buildings	
Class A	226	\$ 38,834,167
Class B	249	18,519,228
Class C	3,231	91,200,223
Frames	30,478	114,383,651
Alterations	37,138	24,379,974
Public buildings	75	7,352,783
Harbor Commission	37	2,112,176
State buildings	3	848,181
P. P. I. E.	83	9,951,577
U. S. Government	225	1,981,275
Total	71,745	\$309,874,235

American newspapers printed in foreign languages which have given advertising space to the Government in support of the Liberty Bonds number 442, of which 102 are Italian. They offer to give such advertising space while the war lasts. In the list no paper printed in the German lan-

guage appears. See New York papers of October 7th.

From Hearst papers: "We should keep our own men and money at home for effective defence." "By declaring war on Germany we act directly in favor of German militarism and make the defeat of the Allies as sure as sure can be." "We say that every shipment of food and military supplies from this time on is a blow at our own safety."

Austria-Hungary has a war debt of \$25,000,000,000, or \$500 per capita. The paper money is backed by only 5 percent of gold reserve. Meat is \$1.65 a pound.

Germany is half licked now. We have fighting with us the mightiest nations of the world. If we can not whip her with their help, what will a farm be worth in the United States when we face her alone?

Fire Automobile Marine

COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$ 14,750,000
Paid-Up Capital	1,475,000
Total Cash Assets, Gold	67,581,595
Total Liabilities, including re-insurance reserve	56,390,685
Cash Surplus to Policyholders	11,190,910
Total Amount of Claims Paid	198,018,581

Assets in United States Held by Trustees, \$10,885,362

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St. San Francisco

E. T. NIEBLING, Manager
R. C. MEDCRAFT, Assistant Manager

PACIFIC COAST DEPARTMENT

223-231 SANSOME STREET, : SAN FRANCISCO

Insurance Company of North America

Assets, : : : \$23,389,465 34 ^{OF PHILADELPHIA}Alliance Insurance Company ^{OF PHILADELPHIA}

Assets, : : : \$3,060,371 74

Yorkshire Insurance Company, Ltd., ^{OF ENGLAND}

U. S. Assets, : : : \$1,108,158 60

Northern Insurance Company ^{OF NEW YORK}

Assets, : : : \$1,691,384 09

FIRE INSURANCE

AUTOMOBILE INSURANCE

MOTOR BOAT INSURANCE

PARCEL POST and TOURIST BAGGAGE INSURANCE

JAMES C. JOHNSTON, Manager

MCKEE SHERRARD, ASSIST. MANAGER

MCCLURE KELLY, ASSIST. MANAGER

INVESTMENTS

This year the Western Pacific R. R. Co. is doing very well. New feeders will strengthen its position. The retirement of the Goulds from control of the Denver & Rio Grande may favor the fortunes of the W. P.

New York's huge bank clearings of nearly 182 billions for the year ending September 30, a gain of 34 billions, may be accepted as surely indicative of tremendous business and general prosperity. Our Far West will share in it when the manual labor men quit grabbing for everything in sight, for the benefit of the walking delegates.

High costs will probably compel many public utilities to suspend dividends for a while and perhaps until the close of the war.

There is nothing like leather. Orders for 25,000,000 army shoe-pairs are now being placed in this country.

Buy Liberty bonds and escape federal taxes on surplus funds.

Stock sales continue on the decline.

Business conditions on this Coast are improving but there is very little dwelling house building.

It is expected that the new Liberty Loan will considerably reduce bank deposits for a time.

Farm lands would be good investments now, if it were not for the serious labor shortage.

London.—Silver has declined to less than 42 pence an ounce. Formerly it was 57½.

A total of 223,526 men have voluntarily enlisted in the American regular army since April 1.

If you don't want higher taxes for war expenses, invest your savings in Liberty Loan bonds.

Building operations in nearly all the larger American cities are considerably less than they were a year ago. Charge it to the Kaiser, Mr. Workingman.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT

WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

BENJ. J. SMITH,
MANAGER

FRED'K S. DICK, Assistant Manager

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.
of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts
Incorporated 1819

Total Assets	\$11,961,976 31
Total Liabilities	9,447,523 51
Net Surplus	2,514,452 80
SURPLUS TO POLICYHOLDERS, \$5,014,452.80	

150 Sansome Street,

GEORGE W. DORNIN, Manager

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING
FRANK H. YOUNG

NEWARK

Fire Ins. Co.
of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey
Incorporated 1811

Total Assets	\$ 2,270,251 00
Total Liabilities	1,363,463 00
Net Surplus	406,788 00
SURPLUS TO POLICYHOLDERS, \$906,788.00	

: San Francisco

JOHN C. DORNIN, Asst. Manager

J. E. CRANDALL C. H. ANDERSON
H. K. NOURSE

The United States government again appeals for thousands more of typewriter operators and stenographers and typewriters. Examinations for both men and women, from eighteen up, are held every Tuesday in 450 of the principal cities. The entrance salary ranges from \$1,000 to \$1,200 a year.

The United States of America has lent \$10,530,000,000 to its allies. Of this amount Great Britain received \$5,775,000,000 and France \$3,250,000,000 and Italy \$800,000,000 and Russia \$487,500,000 and Belgium \$170,000,000 and Serbia \$7,500,000.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . \$25,000,000.00

Assets in United States, \$3,270,655.00

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

Building Contract Ruling

The supreme court of Iowa rules:

“Where a building contract contained no provision for completion of the building if the contractor failed to complete it, the owner had the right, on abandonment of the work by the contractor, to complete it and charge the reasonable cost and expense to the contractor. In such case the owner was not required to submit the cost of completing the building to competitive bidders, nor to complete it at the low-

est possible cost, but had the right to expend such sum for labor and material as was fairly and reasonably necessary to complete the building according to the contract and the architect's plans and specifications.”

Congressmen tax all salaries but their own.

A Washington farmer received \$29,464 in a single check for three-fourths of his wheat crop. And he complains of profiteering by the other fellow.

ARE YOU PLEASED?

IF NOT, SEE

US

POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
Occidental Life Insurance Co.
OF CALIFORNIA

“THE DURABLE ”

THIRD FLOOR GROSSE BLDG. LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$29,800,000

F. M. BRANCH, Manager
H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Illoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.— V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.
OF TORONTO (INCORPORATED 1833)
(FIRE)

United States Assets	\$1,936,279.77
Liabilities in United States	1,112,315.18
Surplus	\$823,964.59

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

Big

The combined areas of New York, New Jersey, Vermont, New Hampshire, Maine, Massachusetts, Connecticut, Rhode Island and Ohio, nine states, is less than that of California.

The nine states have a population of 25,000,000; California, 3,000,000. Some day California will have 20,000,000.

“Food will win the war.”
Use our Telephone, Sutter 1732.

FIRE

Commissioner Adamson of New York recently asserted that the metropolis's fire premiums in 1916 were \$25,000,000 and the total fire losses were less than \$9,000,000. Losses on buildings and vessels were 1.4 percent of the estimated insurance thereon. Losses on contents were 9 percent of the insurance thereon. Combustible real estate bears four-fifths of the total insurance burden. According to the commissioner's figures the risk-carriers made 12 percent profit and risked all their capital and surplus funds.

Incendiary Bomb

Riverside, Cal., Oct. 5—An incendiary bomb starting a fire on a ranch near Riverside, which spread to adjoining ranches, destroying orange and lemon crops valued at more than \$10,000, led to an official manhunt to place the responsibility for the mischief. Pieces of the bomb were found.

GENERAL

More than 4,000 farm-loan associations are in the process of organization in the United States to borrow money under the Federal farm-loan act. The smallest request for loans are made by Dist. 12—Cal., Nev., Ut. and Ar.—only \$492,032 applied for in August. The largest amount of loans asked—\$4,586,766—was from Dist. 12—Id., Mont., Or., Wash.

August exports were valued at \$490,009,828, a gain of \$115,500,000 over July.

The Humboldt Star, a pretty good tri-weekly at Winnemucca, Nev., does not contain one single local agent's card.

Always A Place For Dependable Agents

THOSE who can not only write applications but deliver policies, and are energetic in their methods. Good positions are ready for such men.

UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

ARTHUR L. BATES, President

Address ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.

GEO. ELLIOTT HUNT, Manager
Shreve Bldg., San Francisco

T. H. McAllis, Manager, Board of Trade Bldg.
Portland, Ore.

P. B. Duren, Manager, Boston Block, Seattle,
Wash.

J. E. Evans, Manager, Vancouver, B. C.

GERMANIA

FIRE INSURANCE COMPANY,

NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1917.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,553,704 22
Liabilities - - - - -	4,222,485 60
Net Surplus, - - -	3,331,218 62
Surplus for Policyholders	4,331,218 62

HEAD OFFICE

Cor. William and Cedar Sts.

American Central

INSURANCE COMPANY
of St. Louis

Established 1853

Assets. \$4,142,834

Surplus to Policyholders. \$2,032,736

Losses Paid. \$32,271,012

St. Paul

F. & M. INSURANCE COMPANY
of St. Paul, Minn.

Established 1865

Assets, \$12,288,618

Surplus to Policyholders. \$4,895,060

Losses Paid. \$61,660,970

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

Mercantile

F. & M. UNDERWRITERS
of St. Louis

Minnesota

UNDERWRITERS
ot St. Paul

Assets \$4,142,834

Surplus to Policyholders 2,032,736

Assets \$12,288,618

Surplus to Policyholders 4,895,060

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers

Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.

1817

OUR CENTENNIAL

1917

FIRE ASSOCIATION

Of PHILADELPHIA

Cash Assets, - \$10,046,848.04

Surplus to Policyholders, - \$3,268,204.43

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$33,436,313.38

Surplus to Policyholders, - \$14,298,582.86

F. M. AVERY, Manager

Pacific Coast Department: 242 - 244 Sansome St., San Francisco

Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.

If a man were to give another an orange he would simply say, "I give you this orange," but when the transaction is intrusted to the hands of a lawyer to put in writing he adopts this form: "I hereby give and convey to you, all and singular, my estate and interests, right, title, claim and advantages, of and in said orange, together with all its rind, juice, pulp, and pips, and all right and advantages therein, with full power to bite, eat, suck, and otherwise eat the same,

or give the same away with or without the rind, skin, juice, pulp, or pips, anything hereinbefore or hereinafter or in any other deed or deeds, instrument or instruments, of whatever nature or kind soever, to the contrary in any wise notwithstanding."—B. Y. Y.

Half the gasoline used by motor cars and trucks is burned in pleasure riding.

Astoria, Or., is on the map as a bad risk town.

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS**. Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE--- West Coast - San Francisco Life Building, San Francisco, Northwest corner
Pine and Leidesdorff Streets

MARINE

Seattle, Oct. 6.—This morning the four victims of the collision on Puget Sound last night in which the tug Magic sank the little steamer Tolo, were identified. The Magic rammed the Tolo while both vessels were running at half speed in a dense fog, the Tolo going to the bottom in eight minutes.

American str Lewis Luckenbach, sunk off the coast of France by a German submarine. Nine of ship's crew were drowned.

The steam schooner Quinault, owned by the Brookings Lumber Company, was wrecked four miles south of Point Gorda. The passengers and crew, numbering 70, safely reached the beach at Shelter Cove.

U-Boats Fire Upon Crews

From London comes an account of two cases of German submarines firing on the crews of sunken vessels after they had taken to the boats were made public today. A submarine sank the

schooner Jane Williams by shell fire. The gun was then turned on a boat containing the crew of six, of whom three were killed and the remainder badly wounded. On the following day the schooner William was sunk by a submarine. The open boat in which the crew left the vessel was shelled with shrapnel, but only one man was hit.

LIFE

Fidelity leaders include W. G. Backus, R. T. Cremer, California; John A. Houston, Washington; H. R. Nissley, Colorado.

California September Bank Clearings

	1917	1916
San Francisco	\$385,294,952	\$311,371,858
Los Angeles	105,181,000	107,900,819
Oakland	21,326,499	19,090,462
Sacramento	15,469,677	11,713,084
San Diego	8,736,511	8,847,206
Fresno	9,241,729	6,266,811
Stockton	7,304,856	6,185,521
San Jose	4,758,279	4,226,351
Pasadena	3,752,052	3,779,501
Bakersfield	3,180,441	2,376,201
Santa Rosa	1,556,675	1,185,376
Long Beach	2,860,742	2,387,643

Home Life Insurance Co.

(Now Purely Mutual)

256 BROADWAY, NEW YORK

GEORGE E. IDE, President

The fifty - seventh annual report shows insurance in force of \$133,493,000, an increase during the year of \$7,832,827. The Company paid the policyholders in 1916 \$3,536,233, of which \$628,406 was in dividends or premium refund. Its insurance reserve fund was increased by \$1,300,000, and the Assets are now

\$32,821,462.

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital \$1,000,000.00

Surplus to Policyholders . . 1,756,262.00

Assets 4,439,430.00

DIXWELL DAVENPORT, Manager

METROPOLITAN DEPARTMENT

San Francisco National Bank Bldg., 454 California Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
500 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
211 W. 1. Hollingsworth Bldg., Los Angeles, Cal.

WM. P. CASSELL, Oregon, British Columbia and
Western Washington, 923 Leary Bldg., Seattle

Taxation of Passenger Tickets

Suburban commuters will escape taxation under the provision which exempts commutation trips for distances of forty miles or less, and which limits taxable tickets to a valuation of over thirty-five cents.

The new law becomes effective Nov. 1, and imposes a war tax of eight per cent on passenger fares except as noted and three percent on all freight shipment.

This passenger tax is to be imposed upon tickets which are part of through trips to Canada or Mexico. To other foreign countries a stamp tax is placed on all tickets costing over ten dollars.

Ticket agents will collect the war tax at the time of the sales of transportation. The tax on cash fares will be collected by conductors, who will also be responsible for collecting the tax on tickets sold prior to Nov. 1 and not used until that day or later, provided agents have not already collected the tax and made a notation to that effect on the ticket.

The rate of ten percent will apply on the purchase of seats in observation cars, berths or staterooms on its river steamers. Sleeping car tickets also come in for ten percent, the method of collection to be announced by the Pullman Co.

Numerous cases of anthrax have broken out in different farming sections of California. One farm hand contracted the disease and died. The Bernstorff slush fund may be responsible.

Americans of German birth and descent are subscribing largely for the new Liberty Loan bonds.



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by Parcel Post

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Phoenix Printing Company

122 Halleek

San Francisco

ESTABLISHED 1894

**NORTHERN
LIFE**

INSURANCE CO.

Northern Life Building
SEATTLE, U. S. A.
HOME OFFICES
Fourth Ave. and Seneca St.

Reserves and Surplus to Policyholders
\$1,300,000.00



A GOOD POLICY

Protection to you while
living, and to yours
afterwards

**LIFE
HEALTH
ACCIDENT**

**ONE POLICY
ONE PREMIUM**

"3-in-1"

Good Agency Contracts
to Reliable "Live" In-
surance Men.--Write today



Insurance in Force, \$415,000,000.00

BANKERS LIFE COMPANY, DES MOINES, IOWA.



Prudential Group Policies Sell

Because of absolute protection, low premiums, annual dividends, grace period, disability provisions, termination refunds, incontestability clause, special certificates for employees, privilege of naming beneficiary, good commissions, and the Company's great experience in dealing with millions of workers in forty years.

Send for Particulars of Policy.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

Incorporated Under the Laws of the State of New Jersey

FORREST F. DRYDEN, President

HOME OFFICE, NEWARK, N. J.

AUTOMOBILE

After two years searching by detectives a stolen machine was reported in a town in South Dakota. A man found it in his garage without an owner, four hundred miles from where the insured left it.

GENERAL

German newspapers published in this country not licensed are now required to print English translations of all editorials and contributions discussing the war

AUTOMOBILE FIRE SPRINKLER LEAKAGE INSURANCE

PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY

Organized 1824

THE NORTH RIVER INSURANCE COMPANY

Organized 1822

NEW JERSEY FIRE INSURANCE COMPANY

Organized 1910

THE NEW BRUNSWICK FIRE INSURANCE COMPANY

Organized 1826

MERCHANTS FIRE ASSURANCE CORPORATION

Organized 1910

RICHMOND INSURANCE COMPANY

Organized 1907

WM. W. ALVERSON, Manager

H. T. UNGEWITTER, Asst. Mgr.

374 PINE STREET, SAN FRANCISCO, CAL.

AUTOMOBILE DEPARTMENT

L. V. BENTLEY, SUPERINTENDENT

Special Agents — Portland: A. M. Lovelace, W. E. Helfrich; San Francisco: T. B. Clarke;
Los Angeles: T. J. Keleher, L. V. McLaughlin; Salt Lake City: W. T. Booth

**TERRITORY: — Ataska -- Arizona -- Washington -- Oregon -- California -- Nevada -- Utah -- Idaho
Montana -- Hawaiian Islands**

Insurance Placed Anywhere in the United States and Dominion of Canada



VULCAN FIRE

Insurance Company

OF OAKLAND, CAL.

Capital,	\$500,000 00
Net Surplus,	428,526 90
Surplus to Policyholders, . .	928,526 90
Cash, Bonds and Secured	
Loans, 1,048,906 67	
Other Assets,	57,727 19
Total Assets,	1,106,633 86
J. F. CARLSTON, PRESIDENT	

Underwriting Department

249 Pine St., : San Francisco

ARNOLD HODGKINSON, SECRETARY

H. B. KEITH, MANAGER



COAST REVIEW SERVICE

We tender to our Readers, everywhere,
the Special and Particular Service of this
47-year-old Publication.

GENERAL

**Activities of the Consolidated Chambers
of Commerce**

The selection by the government of
Sacramento as the base for the largest
aeroplane manufactory on the Coast
means an expenditure of between fif-
teen and eighteen million dollars and
the employment of about 2,000 men.

Department of the Interior

Bulletin 120. Extraction of gasoline from
natural gas by absorption methods, by G.
A. Burrell, P. M. Biddison, and G. G.
Oberfell. 1917. 71 pp., 2 pls., 17 figs.

Technical Paper 150. Limits of complete
inflammability of mixtures of mine gases
and of industrial gases with air, by G. A.
Burrell, and A. W. Gauger. 1917. 13 pp.,
2 figs.

Technical Paper 156. Carbon monoxide
poisoning in the steel industry, by J. A.
Watkins. 1917. 18 pp., 1 fig.

Note.—Only a limited supply of these
publications is available for free distribu-
tion. Publications should be ordered by
number and title. Applications should be
addressed to the Director of the Bureau of
Mines, Washington, D. C.

DRY saloons and some restaurants and
Dallas, Tex., is to be dry. All hotels will be forced out of business.

The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

SEMI-ANNUAL STATEMENT, JUNE 30, 1917

Assets	\$14,005,236 30
Liabilities	10,395,192 68
Capital	1,000,000 00
Surplus over all liabilities	2,610,043 62
Losses Paid to June 30, 1917	58,554,792 60

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange,
San Francisco. Washington and Oregon—SEELEY & CO., 111 S. 10th
St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS—C. W. Rohrer, LOS ANGELES; Rod E. Smith, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

PACIFIC BRANCH—Southeast corner Sansome and Pine Sts., SAN FRANCISCO

BOOKS FOR SALE BY THE COAST REVIEW

COAST REVIEW'S PACIFIC FIRE CHART for 1917. Price 25 cents

Wm. Sexton's Incomparable "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid;
\$2.00 morocco. Flexible binding and size for the pocket

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts., 3 copies 25 cts.

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1, cloth bound

The Pacific Year Book is no longer published

ENEMY FIRES

New York, Oct. 13.—The destruction of an elevator on the waterfront, together with nearly 700,000 bushels of grain, is a loss of \$1,000,000. This makes the fifty-sixth waterfront fire of recent time. Some of these fires it is not doubted were set by enemy aliens.

Kansas City, Kan., Oct. 16.—Fire today destroyed a large part of the stockyards in this Kansas city. It is estimated that 11,000 cattle and 3,500 hogs perished. Monetary loss about \$700,000. Three fires started simultaneously. They were about 500 feet or one city block apart. There were 47,000 cattle in the yards. Origin of fire not known but may have been pro-German.

Incendiary Elevator Fire

East St. Louis, Ill., Oct. 6.—Fire,

believed to have been of incendiary origin, today destroyed the five-story frame grain elevator of the Acme Elevator Co. with a loss estimated at \$150,000. The watchman said that when he discovered the fire it was burning in several places.

Government Work Fire

Charles City, Ia., October 9.—The Hart Parr Co., where many parts for English tanks and appliances of government wooden ships are built, suffered loss by fire to-night estimated at \$500,000. Cause of fire unknown.

The Dean schedule has been adopted for New England. This action follows a test with other schedules.

Government disbursements are now \$14,000,000 a day.

Scottish Union and National

*Insurance Company
Of Great Britain.*

Organized 1824.

**FIRE - LIGHTNING - TORNADO
AUTOMOBILE - SPRINKLER LEAKAGE**

**North American Branch:
Hartford, Conn.**

**JAMES H. BREWSTER
MANAGER.**

FIELD REPRESENTATIVES:

FRED W. GASTON, Tacoma, Wash.,
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,

796 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,
Montana and Idaho

H. W. FORES, San Francisco, Cal.,
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:
201 Sansome Street**

Agents Wanted

**Special or Local Agents or
Clerks or News Men**

**Can Make a Tidy Bit by
Soliciting Subscriptions**

**FOR EDITION A (Magazine)
and or EDITION B (Summary)
of The 47-YEAR-OLD COAST
REVIEW.**

***This is Cash Work and
a Bonus***

**Write Publisher Coast Review,
122 Halleck St., San Francisco, for
Full Particulars.**

WRITE NOW! RIGHT NOW!

"As On Former Occasions"

I request authority to pay out up to \$50,000 in order as on former occasions, to influence congress through the organization you know of, which can, perhaps, prevent war. I am beginning in the meantime to act accordingly. In the above circumstances a public official German declaration in fav-

or of Ireland is highly desirable in order to gain the support of Irish influence here. — Count von Bernstorff's cable to Berlin.

Which reminds me of the Wisconsin senator.

Did you ever hear of a man named Denman?

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.
OF TORONTO (INCORPORATED 1851)

UNITED STATES ASSETS	\$3,329,177.74
LIABILITIES IN UNITED STATES	1,850,645.84

Surplus \$1,478,531.90

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO .

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$35,000,000.00.

Svea Insurance Co.

of Gothenburg

Agricultural Insurance Co.

of Watertown, N. Y.

Globe & Rutgers Fire Ins. Co.

of New York, N. Y.

Hamilton Fire Insurance Co.

of New York, N. Y.

Globe Underwriters Agency

of New York, N. Y.

Sea Insurance Co., Ltd.

of Liverpool, Eng.

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202 - 204 Sansome St., SAN FRANCISCO

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It Is for All Local Agents

12th EDITION

Pacific Fire Manual

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and Local Agents

For Sale by the Coast Review

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Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$39,000,000.00

**TOTAL LOSSES PAID
SINCE ORGANIZATION:**

\$270,000,500.00

United States Branch, 92 William St., New York City

R. D. HARVEY, United States Mgr.

LAWRENCE F. LAMPING, State Agent
For Oregon, Washington and Northern Idaho
310 BURKE BUILDING, SEATTLE

CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed	\$1,250,000 00
Capital Paid Up	250,000 00
Cash Assets	3,555,720 34
Net Surplus	2,437,479 71

The above Company conducts
a general Marine Insurance
business.

PARROTT & CO., General Agents
Since January, 1882

E. L. BARRY, Manager
320 California Street, San Francisco
[Babcock Building]

PHOENIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

E. C. F. KNOWLES,
General Agent for Pacific Coast

MUNRO ENGLISH,
Assistant General Agent

222 SANSOME STREET

Phoenix Building

San Francisco

The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building
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SAMUEL APPLETON, U. S. Manager

Accident Policies

*Of all kinds at very low rates.
Employers Liability Policies in-
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claims for accidents to employes.
Individual, Fidelity Bonds and
Accident Policies. Workmen's
Benefit Policies. Vehicle Insur-
ance. General Liability Policies
on buildings. Elevator insurance.*

CHAS. J. OKELL & CO.
General Agents, - - San Francisco, Cal.
Royal Insurance Building

GENERAL

Have You a Line?

Rio Vista, Cal., is to have a new \$35,000 hotel, in place of the one burned August 1. Work will begin at once.

Chico, Cal., has undertaken to build a \$150,000 hotel.

The Napa, Cal., glove factory is being doubled in size.

Sloat, Cal.—The Sloat Lumber Co. plant is to be doubled.

Lakeport, Cal.—Work has started on the new \$8,000 Carnegie library.

The Oroville, Cal., \$65,000 high school building has begun.

At Alturas, Cal., a big packing and cold storage plant is being built.

A \$20,000 winery is to be built at Weston, Cal.

At Stockton, Cal., a million dollar paper mill is to be built at once.

Mare Island Explosion

The black powder magazine was fired by an enemy with intent to thereby explode the nitroglycerin magazines. As the spy has never been discovered he is presumably still an employee of the navy yard. The explosion knocked down marines who were far away. Had the great explosives been discharged by concussion the navy yard would have been demolished and few employees or marines would have survived.

Arthur Choate has been elected director of the German American and German Alliance to succeed his uncle, the Hon. Joseph H. Choate, who was one of the founders of both companies

and served continuously as director from the date of their organization, 1872 and 1897, respectively, to the time of his death.

Los Angeles votes on November 20 for against the elimination of all saloons.

In 1772 a fire in the Hotel Dieu (hospital), Paris, was not extinguished for eleven days, so very poor was the city's fire department.

The present tax of \$3.20 a gallon on whisky will result in the closing of thousands of stimulant shops. The government revenue from this source may not be increased as expected.

Early in the 18th century a poor woman in Paris, in an effort to recover the body of her drowned son through the mediation of Saint Nicholas, set afloat in the river Seine a wooden bowl containing a lighted candle and a loaf of bread. The bowl lodged against a barge of hay and set fire to it at a wharf. The burning hay barge was cut loose and the river current carried it beneath the Petit Pont. The bridge ignited and was quickly consumed, together with the houses which in those days lined busy bridges.

Sunk

The American transport steamer Antilles, homeward bound, was sunk by a German "sub," presumably, on October 17. There was an explosion amidships and the tanker sank in five minutes. The crew were insured by the government under the new law.

ESTABLISHED 1873

Office of Edward E. Potter General Agent

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE ONLY OFFICE that did not compel its patrons to go to the expense and trouble of going to Oakland for the adjustment of their claims.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It
It Costs No More**

OLD AND
TRIED

GLENS FALLS INSURANCE COMPANY

Of New York

Incorporated 1849

SURPLUS to Policyholders . . \$5,736,755 00 UNDIVIDED Profits . . . \$2,371,107 00

SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . . \$5,198,253 00 UNDIVIDED Profits . . . \$ 836,745 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . . \$2,277,456 00 UNDIVIDED Profits . . . \$ 638,415 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$7,237,594 00 UNDIVIDED Profits . . . \$2,453,009 00

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SURPLUS to Policyholders . . . \$3,552,644 00 UNDIVIDED Profits . . \$892,343 00

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Potter Building, 578 Sacramento Street,

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THE COAST REVIEW

INSURANCE

OCTOBER

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In its 47th year

COAST REVIEW

INSURANCE AND INVESTMENTS

ESTABLISHED IN 1871

Entered at San Francisco Postoffice as second-class
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FIRE PROTECTION

SONOMA, CAL.

The fire which destroyed the Lombardo Hotel Monday emphasized strongly the need of better fire protection in Sonoma. The fact was clearly demonstrated that Sonoma has neither water pressure nor fire apparatus worthy of the name. Would it not be wise to use part of the money which it is proposed to bury in concrete streets, to secure some sort of modern and useful fire apparatus?—The Expositor.

MANTECA, CAL.

This town has purchased 600 feet of two and one-half inch hose, which will be housed at two locations in the business section. Reels will also be

bought and the hose will be cut in 50 foot pieces so that in case of a fire several streams of water can be brought into play at the same time.

The Manteca Water Company has installed a number of fire hydrants in different sections of town, and the pressure is considered sufficiently strong to meet all requirements.

The Board of Fire Underwriters will be asked to reduce rates.

PORTERVILLE, CAL.

Steps are being taken for the purchase of \$25,000 worth of new apparatus and more hydrants and alarm boxes.

OAKLAND

Fire Chief Elliot Whitehead says Oakland is twenty years behind the times as to a permanent fire department. He says the department should be motorized, and the call men given permanent positions.

BUSINESS

Building permits in California cities in September showing a considerable decline, except in Stockton and Bakersfield. As compared with the same month in 1916 Los Angeles reports a third less; San Diego, 80 percent less; Oakland, 50 percent less; San Francisco, the leader, 15 percent less.

Prepare to shed tears. California leads the states in onion production, with 3,348,000 bushels.

STABILITY AND STRENGTH

RESOURCES OVER \$52,000,000.00

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1863

54th YEAR

1917

FIRE

AUTOMOBILE

MARINE

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Capital	\$ 1,500,000.00
Assets	13,500,000.00
Surplus	3,700,000.00

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VOL. 91
NO. 11

NOVEMBER
1917
MAGAZINE EDITION "A"

SEE PAGE
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THE
Coast **INSURANCE**
Review
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An Agency Change Soon
America's October Fire Loss \$33,000,000
Much Sly Rebating in California
Deaths from Pneumonia Are Increasing
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Serious Decline in Stocks and Bonds
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The Great Fire Insurance Company of the World
ASSETS IN UNITED STATES, - \$15,827,439.35



The statement of the condition of the United States Branch on the 1st of January, 1917, in accordance with the laws of the State of New York, is as follows:

Assets	\$15,827,439.35
Liabilities	10,366,693.76
Surplus	\$ 5,460,745.59

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116
And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$152,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

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The young man who doesn't see the need of saving money; who fancies that his prosperity will last; who believes it is a manly thing to spend freely, would do well to read and digest the following facts as taken from the Government census statistics arranged and presented by the president of the American Society for Thrift, a society organized by some representative business men who see a real danger to our nation in the American tendency to wastefulness.

Sixty-five out of every 100 persons dying in this country have absolutely no estate; they die penniless. Of the remaining 34 persons, 25 never accumulate more than \$1,300 in their lifetime, and die with less than that; on-

ly 9 persons in 100 have more than \$5,000 when they die.

Only 2 percent of the whole population may be classed as "well-to-do." The other 98 percent of the people of this country have only their wages from day to day, or are dependent upon relatives or upon charity. Of every 100 persons who reach the age of 65 no fewer than 97 are partly or wholly dependent upon relatives, friends or charity for food, clothing or shelter.

California's industrial accident board awarded Mrs. Mabel Nye-Cordova-Sheper \$4,500 insurance. Cordova was insured in the Georgia Casualty, which company refused to pay. It now says that there is no record at Sacramento of the marriage of Mr. and Mrs. Cordova.

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00

Net Surplus, 324,870 00

Total Assets, 1,286,477 00

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Of Detroit, Mich.

LEM W. BOWEN, President

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Gross Assets, - 6,347,974

Claims Paid, - 22,499,862

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122 Halleck Street

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GENERAL

Our government has fixed prices on copper, steel, coal, coke and pig-iron. In these cases, the prices to the public and to the Allies have been the same as that to our government, and the prices have been substantially below those prevailing in the market at the time.

Over half the imports of the United States enter through the port of New York.

Statement of the ownership, management, circulation, etc., required by the act of Congress August 24, 1912, of the Coast Review, published monthly at San Francisco, Cal., for Oct. 1, 1917. State of California, City and County of San Francisco—ss. Before me, a notary public in and for the city and county aforesaid, personally appeared Edwin H. Bacon, who, having been duly sworn according to law, deposes and says that he is the business manager of the Coast Review, and the following is, to the best of his knowledge and belief, a true statement of the ownership, management, etc., of the aforesaid publication for the date shown in the above caption, required by the act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to-wit:

1. That the names and addresses of the publisher, editor, managing editor and business managers are: Publisher, E. H. Bacon, 122 Halleck street, San Francisco, Cal. Editor, E. H. Bacon, 122 Halleck street, San Francisco, Cal. Managing editor, E. H. Bacon, 122 Halleck street, San Francisco, Cal. Business manager, E. H. Bacon, 122 Halleck street, San Francisco, Cal.

2. That the owners are: E. H. Bacon, San Francisco, Cal.; A. E. Edwards, Los Angeles, Cal.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 percent or more of total amount of bonds, mortgages, or other securities are: None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company, but also in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him. E. H. Bacon, Business Manager.

Sworn to and subscribed before me this 29th day of September, 1917. Charles Edelman, Notary Public in and for the city and county of San Francisco State of California.

(My commission expires April 7, 1918.) (Seal.)

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FOR READERS OF ANY KIND

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The COAST REVIEW will place you in correspondence with reliable people. Do you want to sell or buy stock or land? Let us hear from you. Do you want any insurance book or publication, let us hear from you. Do you want to know how the ——— settled San Francisco 'Conflagration losses, ask us. Do you want to know if the ——— is making or losing money, ask us. Do you want to know if the **new store** has a bad fire record, ask us.

Agents and Correspondents Wanted.

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SAN FRANCISCO

SPRINKLER

From all reports, the total loss of the Panther Rubber plant at Stoughton, last Monday morning, which will cost the companies at least \$325,000, was due to slow thinking on the part of an employe and to the fact that the main gate valve of the sprinkler system, closed by this man, was located inside the building, and could not be reached in time to get water into the sprinkler system. In consequence it was of no use whatever and was simply melted up with the rest of the fittings. Following a similar case some years ago a leading executive whose company was heavily involved said in effect: "Too bad of course, but you know the rate contemplates the stupidity of the watchman, and the class has shown a profit.—The Standard.

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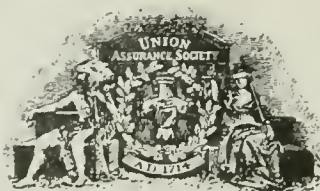
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THE COAST REVIEW

INSURANCE

NOVEMBER

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In its 47th year

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Can It Be?

New York—Egg receipts, 7,526 cases.

Chicago—Egg receipts, 3,881 cases.

San Francisco—Egg receipts, 1,204 cases.

Los Angeles—Egg receipts, 70 cases.

These comparisons are those of an average day. Can it be possible that all the Los Angelenos have poultry farms in roomy backyards?

Poultry Business Hard Hit

The extraordinary high prices of grain feeds, due to poor crops and war's demands, have seriously affected the poultry business on this Coast, notably so in California. Fresh eggs bring only as much as in former years when poultry feed cost but half as much as now. Prices for live poultry have advanced little, as paid to producers. Egg-eaters, not very discriminating in taste, are feeding on cold storage eggs from one to

three years old, and are wondering why their "fresh" poached eggs are flat as pancakes. Poultry men are selling off their live stock and going out of business. The buyers kill and place in cold storage. One farmer, finding he was losing money, sold 12,000 laying hens and "quit till the war is over."

Workmen Lacking in Patriotism

On this Coast certainly the manual labor men have exhibited a lamentable lack of patriotism. Well paid, they take advantage of the government's pressing needs and quit work, with an insolent demand for an increase of 50 percent in wages, an advance from \$4 to \$6 a day. Around San Francisco bay 24,000 ironworkers, mostly employed on shipwork and airplanes, struck, and have thereby caused delays in the war plans which will prolong the war, cause more men to lose their lives, and will probably force many of the strikers themselves into the trenches in France.

In the Northwest 10,000 men, mostly engaged on government work, have also struck, for more pay and for "closed" shops. The non-union men are more patriotic and are better citizens than the organized manual workers.

Mills generally in the Northwest, afflicted by I. W. W. and by walking delegates and by German slush-money, are closed down tight. They cannot compete, even under the past conditions, with the 10-hour \$1.50 a day mills in the South.

Branch offices at Los Angeles and Seattle have been abandoned by the Massachusetts Bonding.

Postal savings of Germans living in the United States will not be seized by the government. Such Germans are not included in the trading with the enemy act.

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Incorporated 1819

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\$5,000,000.00

Net Surplus
\$8,146,446.99
Surplus as to
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\$13,146,446.99



Cash Assets Now
\$26,693,568.89

Losses Paid
in

98 Years

\$157,580,591.00

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Assets, January 1, 1917. **\$29,878,349 00**

Surplus to Policyholders. **10,682,226 00**

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NOVEMBER, 1917

The Coast Review

INSURANCE

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Foreign, \$3.50

Volume 91

San Francisco, California, U. S. A.

Number eleven

Entered at San Francisco Postoffice as second-class mail matter

THE MONTH

The Coast fire losses are light this year, relative to the increased premiums. November and December losses are usually light but we have had no heavy rains yet. "Knock on wood."

It is now known that "enemy fires" are increasing to an extent which may materially increase the American 1917 fire loss ratio.

Walter M. Speyer has become the sole United States manager for the New Zealand.

The continued decline in values of securities is causing much worry to many insurance company directors in the East.

The companies have begun paying monthly the war tax of 1 cent of the premium dollar or fraction

The government has already written a half billion of life insurance on its soldiers and sailors.

A young British Columbia life company has been compelled to reinsure.

The Montana, a new casualty company, has been shot to pieces by hail and tornado business.

A member of the notorious Dwiggins family, a life man, is a fugitive, charged with embezzling perhaps a half-million received for Liberty Loan bonds. This is the first and only charge brought against any life insurance salesman.

The engineers' report on Portland Fire Protection has been made public.

The American Defense Society opposes insurance in German companies in this country.

There are newspaper indications that the crime of arson is again increasing on this Coast.

INSURANCE IN THE HIGHEST COURTS

RECENT RULINGS

MARINE INSURERS IN COURT

OREGON

McKern et al. v. Corporation of Royal
Exch. Assur. 167 P. 795

Cause of Loss

Under a policy insuring against the perils of the waters, it was incumbent on plaintiffs to show that the sinking of the boat was caused by the perils insured against.

Presumption and Burden of Proof

If there is evidence showing that a vessel was lost or damaged on encountering some peril insured against, the presumption is that the vessel was seaworthy, and the burden rests upon the insurer to show the contrary.

When a loss occurs which cannot be ascribed to stress of weather, or to any accident which might possibly have produced it, the presumption is that the vessel was defective and not seaworthy, and the burden of proving otherwise is on the insured.

The plaintiffs owned a motorboat upon which the defendant had issued a policy insuring "while in port and at sea * * * at all times and in all places upon the Columbia river and its tributaries, the tackle, apparel, materials, fittings, furniture, electric light installation, and all machinery and boilers, * * * against the perils of the waters." The complaint alleges that while the boat was in port upon the waters of the Willamette river, a tributary of the Columbia river, it "sank and became submerged in the

waters of the Willamette river," and damaged the injured property to the extent of \$254.75.

The action was commenced in the district court for Multnomah county, and a trial resulted in a judgment for the plaintiff. The defendant then appealed to the circuit court. When the cause was called for trial in the circuit court the plaintiffs contended that the burden of proving unseaworthiness rested upon the defendant, while the latter insisted that the burden was upon the plaintiffs to show that the boat was seaworthy.

The court ruled that it was incumbent upon the insurer to prove unseaworthiness, and thereupon the defendant announced that it would offer no evidence; and then without offering any evidence to sustain any of the allegations of the complaint the plaintiffs moved for a judgment "confirming the judgment of the lower court," while the defendant "moved the court for an order of nonsuit on the ground that plaintiffs have failed to produce any testimony." The motion for a judgment of nonsuit was denied; the motion of the plaintiffs was allowed, and the court granted a judgment against the defendant for \$254.75. The defendant appealed.

The pleadings presented two issues: One concerned the liability of the defendant, and the other related to the amount of the loss sustained by the plaintiffs. To determine that the insurer is liable is only to take one of the two steps required to be taken before the plaintiffs are entitled to a judgment, for the insured have yet to show the amount of the loss sustained by them, and hence the judgment cannot be sustained. No evidence was offered upon any subject, and consequently there was no evidence to warrant a judgment for \$254.75, even though it be assumed that the defendant is liable.

The pleadings admit that the boat sank while in port, but there is not a word of evidence to show the cause of the sinking. If the loss did not occur from some cause insured against, the plaintiffs cannot recover; and it was therefore incumbent upon the plaintiffs to show that the sinking was probably caused by one of the perils insured against.

Judgment is reversed, and the cause is remanded for further proceedings. — *Pacific Reporter*, Oct. 29, 1917.

WASHINGTON

Reynolds et al. v. Pacific Marine Ins. Co. 167 P. 745

“Warranty”

The marginal clause specifying the waters in which the ship should be while covered by the policy, although using the word “warranted,” was an essential part of the contract, avoiding it for breach, and not a “warranty,” within Insurance Code (Laws 1911, p. 197) § 34, providing that the breach of a warranty shall not avoid the policy unless, etc.

The purpose of this action was to recover upon a marine insurance policy for the loss of a boat by fire. After the issues had been made up by the second amended complaint, which will be referred to as the complaint, the answer, and the reply, the plaintiffs made a motion for judgment upon the pleadings. This motion was sustained, and judgment entered for the plaintiffs in the sum of \$1,052. The defendant appeals.

The facts stated in the pleadings which present the controlling question upon this appeal may be stated as follows: On April 23, 1915, the respondents, being the owners of a cer-

tain gas boat known as the *Arnold*, applied to the appellant company for a policy of insurance thereon. A policy was issued insuring the *Arnold* against loss by fire or otherwise in the sum of \$1,000 from the 30th day of April, 1915, until the 30th day of April, 1916. There was inserted on the margin of the policy the following:

“Warranted to be employed during the currency of this policy in the waters of Puget Sound, British Columbia, and South-eastern Alaska inland waters, not north of Wrangel Narrows. Warranted not to use the west coast of Vancouver Island.”

The complaint alleges that this clause was inserted wrongfully and fraudulently, and without the authority or permission of the plaintiffs. On the 21st day of July, 1915, the *Arnold* was totally destroyed by fire while it was on the south side of Ship creek, along the Alaska coast. The complaint prays for a reformation of the policy and for judgment for the amount thereof. The answer to the complaint denies that the marginal clause referred to in the complaint was inserted wrongfully and fraudulently, and without authority or permission of the respondents. In the affirmative defense pleaded in the answer it is alleged that, at the time the policy was delivered, it contained the marginal clause referred to in the complaint, quoting it, and that the policy in that form was delivered to the respondents and accepted and held by them, without objection, until after the fire occurred. For the purpose of this appeal it is admitted that the marginal clause was not wrongfully or fraudulently inserted, but that it was done with the authority and permission of the respondents.

The controlling question is whether the marginal clause referred to was a warranty, within the contemplation of section 34 of

the Insurance Code (chapter 49, Laws of 1911), or whether it is an essential part of the contract, and therefore not a warranty within the contemplation of the statute. If the marginal clause is such a warranty as contemplated by the statute, the judgment of the trial court should be sustained. On the other hand, if it is an essential part of the contract, and not such a warranty as the statute contemplates, the judgment must be reversed.

In the present case the *Arnold* was destroyed by fire in waters many miles beyond the limits prescribed in the marginal clause of the policy above referred to. The question then arises whether this clause is a warranty as contemplated by the statute or an essential term of the contract such as any other part of the promise to insure. One of the essential requisites of a voyage policy of insurance is that it should contain an accurate description of the waters in which the boat covered by the policy is to be while it is insured. In *Arnould on Marine Insurance* (9th Ed. 1914) vol. I, p. 25, § 14, it is said:

"In the case of a voyage policy the underwriter cannot know the nature of the risk he is asked to insure, nor, consequently, the amount of premium he ought to require, unless he knows the nature of the voyage on which the ship is to sail, or the goods are to be conveyed. It is therefore one of the most essential requisites of a policy of insurance that it should contain an accurate description of the voyage insured."

It follows, therefore, that the marginal language of the policy, which specified the waters in which the *Arnold* was to be while covered by the policy, was an essential part of the contract, and therefore not such a warranty as is contemplated by the statute. It is argued, however, that the language of this policy is different from that which the court considered in the *Johnson Case*, 156 P. 567, but in both policies the subject-matter covered by the respective clauses was the same, that is, the locus of the property while it was insured. It is true that the language of the policy considered in the *Johnson Case* did not contain the word "warranted," as in this case. To the use of this word no special significance can be attached. There may be warranties with-

out using that particular word, and there may not be warranties when the word is used. In *Port Blakely Mill Co. v. Springfield, etc., Ins. Co.*, 59 Wash. 501, 110 Pac. 36, 140 Am. St. Rep. 863, it was said:

"In our judgment the word 'warranted' adds nothing to the force of the stipulation. It is well understood—in fact, it is conceded—that the expression of the word 'warranty' does not necessarily constitute a warranty; that there may be warranties without the use of the word; that there may not be warranties when the word is used. * * *

If instead of the word "Warranted," the marginal clause had said, "It is understood and agreed," there could be no question but that the language of this policy was, in legal effect, the same as that in the *Johnson Case*. In each case the language used related to the same subject-matter, that of location of the property while it was insured. This is a most essential requisite, as pointed out by Mr. Arnould, of a policy of voyage insurance, and, as pointed out in the *Johnson Case* is not such a warranty as the statute contemplates.

The judgment reversed, and the cause remanded, with direction to the superior court to overrule the motion for judgment on the pleadings.—*Pacific Reporter*, Oct. 29, 1917.

WASHINGTON

Reynolds et al. v. Canton Ins. Office
167 Pac. Rep. 1115

Risk—Estoppel

In an action upon a marine policy to recover for the destruction of a gas boat by fire, beyond the trading limits defined in a marginal provision, where the jury found that the insurer knew when the policy was issued that the boat was going beyond such trading limits, it was estopped from asserting the invalidity of the policy for a violation of that provision.

Assignment—Validity

Where a policy of marine insurance on a gas boat obtained by plaintiff was

made payable to a bank which had a mortgage upon the boat as an additional security, and the bank, before suit was brought, assigned to plaintiff all its interest under the policy, the provision that no assignment should be valid unless the insurer's consent was first obtained and indorsed thereon did not apply.

Amendment of Complaint

In an action on a policy of marine insurance an amendment of the complaint, at the beginning of the trial, by pleading an estoppel against the insurer, was not erroneous, where the insurer did not claim a surprise and ask for a continuance.

Reformation of Policy

The complaint prayed that the policy be reformed by striking out the clause and for judgment for the amount of the policy, was an action at law, and not an action in equity.

The insured was entitled to recover without a reformation of the policy on the theory that the insured was estopped from asserting its avoidance by trading beyond the limits defined by the marginal clause. — *Pacific Reporter*, Nov. 12, 1917

In answer to a special interrogatory, the jury found that Whitehouse & Co., the agents of insurer, knew at the time of the issuance of the policy that the Arnold was going to a point beyond the trading limits defined in the marginal clause. If, at the time the policy was issued, the appellant, or its agent, knew that the Arnold was going beyond the trading limits prescribed in the marginal clause, it would be estopped (the court ruled) from asserting the invalidity of the policy for a violation of that provision. In *Mesternan v. Home Mutual Ins. Co.*, 5 Wash. 524, 32 Pac. 458, 34 Am. St. Rep. 877, it was said:

"Although there are some cases holding the contrary, we think the decided weight of authority, as well as the better reasoning, is in favor of the rule that an insurance company is estopped from asserting the invalidity of its policy at the time it was issued for the violation of any of the conditions of such policy, or the application therefor, if, at the time that it was so issued, the fact of such violation was known to the company, or its duly authorized agent.

FIRE INSURERS IN COURT

Wife's Insurable Interest

A married woman who, with her own funds, constructs a house upon a lot belonging to her husband, under an agreement that he will convey such lot to her, has an insurable interest therein.

Insurable Interest a Fee

One correctly stating his insurable interest in real estate to insurer's agent and signing application stating his interest to be a fee may recover, though his interest is less than a fee, notwithstanding provision avoiding the policy, if insured's interest is other than that stated in application. An insurer is estopped to say that insured's interest is other than what its agent interpreted it to be when the application for a fire insurance policy was made.

Hawkins v. Southwestern Mut. Fire, 93 S. E. 873.

Broker Absconded with Premiums

Premium on policy held never "actually paid," where agent of broker through whom policy was taken out absconded with the premiums, and insurer was not liable, after cancellation for such nonpayment, on a loss three days after such cancellation.

Peretzman v. Ins. Co. of Pennsylvania, 102 A. 22.

Partnership

There is no forfeiture of fire insurance merely because insured, without notice, took in partners; value of his interest in burned property exceeding insurance.

McPhee v. Millers' National, 164 N. W. 425.

Insurable Interest

Assignee of option to purchase realty with building thereon, assigned by occupant thereof to pay indebtedness, had insurable interest in property.

Crossman v. American, 164 N. W. 428.

Why the House was not Vacant

Building was damaged by fire. The adjuster told the insured that he did not like to leave the building alone. Insured, who was living in a shack in the rear, said he would sleep in one of the rooms of the house. Adjuster assented to this, as the two buildings were so near together that they would be practically occupied. Insured continued to sleep in the building for two months, when a heavy rainstorm occurred and the house leaked badly. He then resumed sleeping in the rear shack but did not notify the insurer. In the following month the house was totally destroyed by fire.

Insurer refused to pay the fire loss claim, on the ground that the house was vacant and unoccupied. Held, that the vacancy clause in the policy meant a vacancy or desertion of the building in its ordinary undestroyed condition.

Moran v. North Empire Fire. Alberta S. C.

Not Error

In an action against an insurer for loss by fire of 405 bales of cotton, it was not error to overrule a special exception to the complaint for the reason that the identity of said bales by tag number or otherwise was not disclosed, where the complaint set out the date and place of the fire, and the policy covered cotton situate anywhere in the state belonging to plaintiffs.

Liverpool & London & Globe v. Jones, 197 S. W. 736.

A judgment for a specified amount against an insurer, providing that plaintiff "may have his execution," and also that certain banks who were parties might have their executions for certain amounts of that obtained by plaintiff, was not erroneous as allowing double recovery, where it also provided that any money paid to such banks would be credited on the judgment of the plaintiff.

The Same.

Agent's Knowledge

Insurer held bound as on waiver and estoppel, notwithstanding iron - safe clause where solicitor, insurer's agent under Code 1906, § 2615, knew owner had and intended to have no iron safe, and told him it was unnecessary.

Big Creek Drug Co. v. Stuyvesant, 76 So. 548.

Sacramento authorities propose to protect suburban property, at the discretion of the fire chief and charge \$50 a call, which is the actual cost.

MISCELLANEOUS INSURERS IN COURT

CALIFORNIA

Rodgers v. Pacific Coast Casualty Co.
164 Pacific Rep. 1115

Payment of Judgment

Under a liability policy insuring against sums paid by insured toward satisfying judgments against him, insured's giving a note for such a judgment constitutes a payment rendering the insurer liable.

Appeal and Error

Where a liability policy insured against sums paid toward satisfying judgments obtained against insured, whether insured's giving a note for a judgment upon the understanding that it should be surrendered for an assignment of insured's cause of action against the insurer constituted a bona fide payment of the judgment which was actually satisfied of record was a question of fact determined by the verdict. 164 P. 1115.

Not Hazardous Employment

A chauffeur's injury received while repairing master's touring car, generally used for recreation, did not come within Workmen's Compensation Act, as injury received in "hazardous employment."—166 N. Y. S. 873.

Action for death of employe in 1915, killed by explosion of gas engine flywheel used in operating oil and gas lease, could not be sustained under the then Workmen's Compensation Law; operation of such wells not being classed as hazardous.—166 N. Y. S. 878.

Not Liable

Under policy providing for renewal after 1st day of month when premium was due, but that company was not liable for acci-

dents occurring between 1st day of the month and date premium was paid, held, previous acceptance of renewal premiums after 1st day of month was not waiver of condition mentioned.

National Life & Accident v. Reams, 197 S. W. 332.

Waiver

Where the insurer defended a suit brought against J. & Co. as a corporation, it waived the defense of misrepresentation in the policy as to the status of the insured.

Where insurer defended a suit against the insured and suffered a judgment therein to become final, it could not afterwards deny the binding force of the policy.

While requirement in policy that notice of probable liability be given to the home office of the insurer is reasonable, it is waived when the insurer actually assumes control of the litigation involved.

Judgment

The insurer may inquire whether the judgment has been paid, but not where the funds with which to pay it were obtained.

J. Frank & Co. v. New Amsterdam Casualty, 165 P. 927. (Cal.)

Definition of Against

The word "against," in connection in which used in section 9510, General Code, providing for indemnifying of employers "against loss or damage for personal injury or death resulting from accidents to employes," means to protect and save harmless from any loss or damage whatever.

Verducci v. Casualty Co., 117 N. E. 235.

Sight of an Eye

Where there is no ability to see and recognize objects, the entire sight of an eye will be deemed lost, within a policy providing indemnity for such loss, though light can be distinguished from darkness.

A physician is not entitled to the indemnity provided for loss of the entire sight of an eye, where he suffered such impairment of sight that he could not advantageously

use his eye in operating or reading, but could distinguish objects.

One seeking to recover the indemnity provided in a policy for the entire loss of the sight of an eye within a stipulated time has the burden of establishing his loss of sight within such time.

Murray v. Aetna Life, 243 F. 285.

Must Show Felonious Assault

Where plaintiffs, suing on accident policy, proved insured's death was caused by external and violent means, to overcome this prima facie case by the defense that insured was killed in course of assault upon another, insurer must show that felonious assault was first made by insured upon other, and that he met death at hands of assaulted person in self-defense.

Georgia Casualty v. Shaw, 197 S. W. 316.

Renewal

In action for premium on renewal policies insuring plate glass against breakage, held that insured after accepting benefits of policies, could not deny his agent's authority to renew, although agent had been guilty of fraud.

U. S. F. & G. v. Kaufman, 166 N. Y. S. 746.

LIFE INSURERS IN COURT

Alcoholism

Where insured, applying for life insurance, application forming part of policy, falsely answered he had not been treated for alcoholism, the false answer, material to the risk, voided the policy.

Doherty v. Mutual Life, 166 N. Y. S. 838.

Children Beneficiaries

An assignment of life policy to "the children of W. T. J. and B. H. J." when W. T. J. had been before married and by such marriage had three children, passed the interest in the policy only to the children of the second marriage.

Brown v. Aetna Life, 93 S. E. 842.

Insanity—30 Days Option

Under a policy giving insured in case of default option within 30 days to surrender policy and receive paid-up term policy for full amount, the option is not exercisable after 30 days, notwithstanding insanity of insured during that time.

Tyson v. Equitable Life Assur., 87 S. E. 1055.

Premium—Loan Value

A stipulation that failure to pay any premium when due would make the policy void held not to apply, where there was a loan value attached to the policy sufficient to pay the premium due.

Perkins v. Empire Life, 87 S. E. 1094.

Suit Limitation Clause

The limitation clause of policy issued in the Indian Territory held not a condition precedent to liability on the policy, but to merely fix a limitation of time within which suit could be commenced after death of insured, which could be waived by the insurer or pleaded as a defense.

Waiver by Counsel

A clause prohibiting waiver of any condition of the policy unless in writing, signed by an officer of the company, held not to refer to conduct of the company's general counsel, who by promise of settlement induced claimant to defer suit until expiration of the time limit prescribed by the policy.

Northwestern Nat. Life v. Ward, 155 P. 524.

Lapse

Unauthorized act of insurer's soliciting agent, in receiving and receipting for premium after policy had lapsed, held not to prejudice insurer's right to insist on a forfeiture in view of application and policy.

Insurance company by sending notice of subsequent premium, held not to have waived default in payment of prior premium, but merely offered to waive on conditions not complied with.

Rabb v. New York Life, 93 S. E. 711.

GENERAL

FUSIBLE PLUGS

From Fidelity & Casualty Bulletin

At the present time there are used in boilers two types of fusible plugs. Their purpose is to protect the boilers from injury in the event of the water becoming too low. If the water gets below a safe level the metal in the plug melts and allows the steam to escape, thus apprising the attendant of the impending danger.

The two kinds used are "fire plugs" and "steam plugs." In the former the plugs are exposed to the products of combustion and are designed to melt when the water is below the plugs. In the latter, the plugs do not come in contact with the fire, being placed outside of the fire zone.

The fire form of fusible plug gives but little trouble when the feed water is ideal, such as in the New England states. However, with feed water carrying calcium or other heavy scale-forming matter, it has not given good results. With the common horizontal tubular boiler, for example, scale soon covers the plug and may cause the fusible metal to melt when the water is at proper level. Because of their non-dependability, fire fusible plugs are not used on railroad locomotive boilers, and they are of a type that really need a good low water signal.

The foreign marine insurance companies will not permit the use of fire fusible plugs in boilers of ocean vessels, although they are required by the United States Government rules. Such boilers, when inspected in our harbors, have a fire fusible plug installed at the time the inspection is made, and when the inspector leaves the ship the plug is removed and a solid steel plug inserted.

In general, the objection to fire fusible plugs is sustained by the experience of the marine insurance companies, and the railroads, and this leads us to say that there is room for an inventor to design a more practical low water signal than the present type,

and that such a signal should also show "low water" with an empty and cold boiler, a situation not covered either by fire fusible or steam fusible plugs.

ITEMS

If Germany wins, our lands will at once be mortgaged for all the terrible struggle which will then be upon us to save ourselves from invasion. She will demand of us that we pay her indemnities running into the tens and perhaps hundreds of billions of dollars. All these indemnities, if Germany could defeat us, and the fight against them in case we alone are able to defeat her, will be a mortgage on every acre of farm land in the United States.

Of the Home of New York staff 65 have joined the army or navy.

Out of the sixteenth century comes an appeal for the Liberty loan:

The speech made by the Prince of Orange in 1565 when the Netherlands confederacy was threatened by Philip II of Spain as the world is periled today by Emperor William of Germany, is as direct an appeal today to the nation for funds to carry on the war as any that can be made in this twentieth century. The Prince of Orange in 1565 said:

"Let not a sum of gold be so dear to you, that for its sake you will sacrifice your lives, your wives, your children and all your descendants, to the latest generations; that you will bring sin and shame upon yourselves, and destruction upon us who have so heartily striven to assist you. Think what scorn you will incur from foreign nations, what a crime you will commit against the Lord God, what a bloody yoke you will impose forever upon yourselves and your children if you now seek for subterfuges; if you now prevent us from taking the field with the troops which we have enlisted. On the other hand, what inexpressible benefits you will confer on your country, if you now help us to rescue that fatherland from the power of our enemies."

125th Anniversary

Managers and special agents of the Insurance Company of North America met in Philadelphia early this month and participated in a general conference. The occasion was the 125th anniversary of the company. The program was one of entertainment and business. Manager Johnston and (now) Assistant Manager Sherrard from San Francisco were present.

National Locals' Meeting

The National Association of Insurance Agents met in St. Louis according to program, President Roth in the chair. Nobody went up into the air as in the "good old days." Everybody spoke well of the local agent—and of the secretary. Reinsurance treaties and net lines were discussed, and Jumbo was knocked.

Everybody was pronouncedly patriotic. "We're Going Over" was a popular song. A representative of the British Recruiting Mission spoke. He urged insurance men, in employing other than Americans to fill vacancies following departures to the Colors, to see to it that the new employees were friendly aliens. Markham of St. Louis wanted the members to vote against multiple agencies.

The new president is an Arkansaw traveler—Edward M. Allen of Helena. The very efficient secretary, Henry H. Putnam of the Boston, was re-elected. Vice presidents for the Pacific West are Fred W. Standart, Denver, Colo., and MacO. Robins, Santa Ana, Cal. Among the executive committeemen is John C. Coart, Seattle. Agents from the Coast do not appear to have made any dent in the proceedings of this convention.

Among the resolutions adopted were: request for discontinuance of reinsurance of reciprocals and mutuals and state-funds; for measures to reduce jumbo lines and reinsurance; against annexes and multiple agencies; that local boards take up subjects of uncompleted binders, not taken policies, etc.

The "redlight districts" are not so good a "moral" hazard as formerly.

A Lecture Course Meeting

The Fourth Lecture Course of the Fire Underwriters' Association of the Pacific presented an address on Inspections by R. E. Swearingen, of the Inspection Bureau, in the evening of October 15. The attendance of the associate or junior members was an average one and exhibited the usual intelligent interest in the proceedings. A few questions were asked, and were answered very satisfactorily by the lecturer and by Mr. Anderson, assistant manager of the Liverpool & London & Globe. Herbert Folger, assistant general agent of the Geo. H. Tyson office, presided. An innovation, approved by the young men by an unanimous vote, is the stenographic reporting of questions, answers, and comments. Two young ladies from Manager Alverson's office have volunteered to attend the meetings and make these reports. The speakers are to edit their remarks before publication.

In response to one of the questions, Mr. Anderson, assistant manager of the Liverpool & London & Globe office, gave an interesting talk on cotton and the gin. The latter is sawlike in its working, pulling the fiber from the seed—and sometimes striking a pebble, a piece of iron and a spark. Lint is blown into a receptacle, into which wet steam is forced. The speaker was of the opinion that the cotton business of Imperial Valley, Cal., is too new and in too inexperienced hands to be safe. The 60,000 bales of cotton are inconsequential as compared with the South's 16,000,000 bales and the insurance thereon.

Secretary Calvert Meade sprang the surprise of the evening by reading without his glasses the story of the promotion of young Mr. Hart, aviator at the government aviation field at San Diego.

A Liverpool & London & Globe man was elected president of the Fire Underwriters Association of the Northwest at the recent meeting—Frank G. Snyder of Louisville.

Medford, Or., Oct. 16.—Fires in the Siskiyou are still beyond control and may so continue until the rains.

Kneeland, Cal., Oct. 18.—C. P. Doe Co. shingle mill mysteriously burned.

Arbitrary Refusal by Insurance Commissioner

In *State v. Fishback* (166 P. 799), a suit for mandamus, the Washington supreme court held—

Assuming that the insurance commissioner arbitrarily refused to act in issuing a license under Rem. Code 1915, § 6059-86, which it was within his judgment to issue or refuse, the court could merely require him to exercise his discretion, but could not control such discretion.

Standard Accident

Michigan and other states' insurance departments have just examined this Detroit company. The result is very complimentary. Reserves are larger than the legal requirements.

Prepare

For the 6-cent street car fare and the 2-cent transfer.

For the 10-cent egg and the \$2 hen.

To pay more for a steamer and a "schooner."

It Is Insurance

Every Liberty Bond is an insurance policy, guaranteeing a hundred years' peace.

What?

What shall we do with the Kaiser when we catch him? You needn't sign your name to your answer.

Automobile Danger

Automobiles caused the death of 636 persons in New York city during the nine months ending September 30, as compared with 543 persons the corresponding period in 1916, according to the National Highways Protective Society.

Warning

Cottage Grove, Or.—The city health officer warns against the use of sample medicines given or left at the door. He says: "We are at war with a people who stop at nothing, no matter how vile, how uncivilized or barbarous. They will resort to anything to accomplish their hellish design—to destroy

those who oppose them in their satanic undertaking to enslave the world." He says germs of many fatal and some awful diseases can be distributed to the people in make believe medicines.

Pacific Coast Casualty

Hartley F. Peart, attorney representing Jesse S. Phillips, superintendent of insurance of New York, has filed a petition in intervention in the United States district court at San Francisco, in the receivership proceedings of the Pacific Coast Casualty Co., as a protective measure to Phillips, who, through Special Deputy M. J. Wright, is liquidating the affairs of the Casualty Company of America.

The purpose of the petition is to secure a prior lien on the funds of that concern on deposit with State Treasurer Richardson at Sacramento, which amount to more than \$300,000.

German Companies Amalgamate

The Frankfort General is to be amalgamated with three other German companies. German companies in this country, by the way, have filed their home office statements, as of January 1, with the American states requiring such statements.

Counting Silver Dollars

A United States Treasury expert can count 4,000 silver dollars every hour, and in an eight-hour day can count 32,000 silver dollars, by steady work. Assuming the assets of The Mutual Life to be in silver dollars, one of these experts, by starting in at the age of 21, could finish the task of counting the company's resources by the time he was about 84—in other words he would have to work eight hours every working day in the year for nearly 64 consecutive years. It is only by such illustrations as these that the vastness of \$625,000,000 in assets can be comprehended.—Points.

Camp Lewis, Oct. 13.—Tacoma is threatened with an order prohibiting visits by soldiers unless the city suppresses all vice and liquor selling. Soldiers are not now allowed to visit Seattle.

H. M. Newhall & Co., General Agents

This is one of the oldest mercantile and insurance firms on this Coast. It has been the general agents of marine insurance companies for many years and has recently re-engaged in the fire business, adding also automobile business.

The marine companies so long represented by H. M. Newhall & Co. are the Ocean and the London.

The Ocean's United States branch has \$618,841 assets and \$389,665 surplus. This company was organized in 1859 and has \$500,000 capital, \$5,025,000 assets and \$3,673,000 surplus to policyholders.

The London Assurance (marine) United States branch has \$1,548,140 assets, of which sum \$546,623 is surplus to policyholders. This company was organized in 1720.

The general agency of the marine department of the Westchester of New York has recently been secured.

The Pacific States Fire has \$592,151 assets, \$363,100 capital and \$452,034 surplus to policyholders. This company began business in 1911.

The Independence was organized in 1910. It has \$200,000 capital, \$120,247 net surplus and \$393,406 assets, the most of which is surplus to policyholders (\$320,247). Fire and automobile business is written.

Other fire companies, it is expected will be added to this general agency. The present territory is California, Nevada and Arizona.

The manager of the insurance department is Thomas S. Deering, an active and capable young man who has been in the insurance business for some twelve years.

Los Angeles.—Fire departments of this city and Hollywood went to the assistance of the settlements threatened by a fire ranging and raging over the Santa Monica mountains from Hacienda Park to near Los Angeles River. The fire was started by a camper who shot at a rattlesnake—and missed it. The gun-flame ignited dry brush. Fifty \$50,000 homes were menaced.

Policy prevails over by-law.

Annual Cyclopedia of Insurance

The 1917 edition of this United States annual has come from Hartford on time. It is continued on the useful lines established by its founder, H. R. Hayden, who was an able and practical insurance journalist.

The book this year is one of 616 pages, divided into fire and life, etc., sections. A new feature is the index of personal sketches that have previously appeared. The contents are arranged alphabetically and the reader can easily find what he wants.

Boards, associations, libraries, companies, officials, managers, general agents, and leading special and local agents and brokers have frequent use for the Annual Cyclopedia, and the copies of the previous years have a permanent value also.

Company particulars include officers. There is much special and general information. There are articles on such subjects as rent insurance, use and occupancy insurance, and fraternal beneficiary orders.

Perhaps the most interesting department of the Insurance Cyclopedia is that of Biographical Sketches, which include brief biographies of Coast insurance men.

R. B. Caverly, Hartford, Conn., is the publisher of this informing and ready reference Insurance Cyclopedia.

COMPENSATION.—On January 1, 1918, the re-enacted and changed California Workmen's Compensation, Insurance and Safety Act will become effective. In addition to making minor changes, this new Act provides for a reduction in the "waiting period" to ten days. At present injured workmen are entitled to compensation beginning with the fifteenth day of disability. For injuries sustained on and after January 1st, compensation will begin on the eleventh day of disability.

Germins now make "holtzmehl" or wood-meal, an invention of a Swedish savant. Some years ago a similar cattle fodder was made from sawdust in California, but the joint stock company to produce it commercially was never organized. I was most cordially invited to buy shares.

Fire and Marine War Tax

One cent on each dollar or fraction of a dollar of premium for a fire or inland or marine insurance policy. Reinsurance premiums are exempt.

Every person, partnership, corporation or association issuing such taxed policies shall by the 15th of each month make a sworn return of all business reported and pay such taxes, for the preceding month.

Credit cannot be taken for cancellations. Taxes paid in error or in excess can be recovered by claim for refund.

The tax is computed on each policy.

Returns may be made by departments.

This tax is separate from any stamp tax. It is in effect since November 1.

Board Semi-Annual Meeting

The semi-annual meeting of the Board of Fire Underwriters of the Pacific was held in Oakland on November 9th. The outgoing members of the executive committee were replaced by the election of A. A. Maloney, Edwin Parrish, Wm. A. Blodgett, Wm. R. Briggs, Frank Avery and Arthur M. Brown.

Resigned

Clinton Folger, of Folger & Speyer, managers for the New Zealand, has resigned, because of long-continued ill health, thus concluding thirty-four years' service with the company. Walter M. Speyer succeeds the former firm and is sole manager of the company for the United States.

FIRE.—San Diego, Cal.—The worst forest fire in recent years is burning in the vicinity of Alpine. Hilton's grocery, filled with gasoline, powder, dynamite and provisions, has been twice in danger. The whole settlement is practically in ashes. Ranchers and Indians are exhausted by fire-fighting. The Roe ranch is burned. The fire wardens believe the several fires were set by incendiaries.

On the back of the new New York state standard policy are the usual date, property and figures memoranda, and this: "It is important that the written portions of all

policies covering the same property read exactly alike. If they do not they should be made uniform at once."

About \$233,000 will pay the insurance losses at Alumite, U.

Cincinnati.—Walter C. Farrar, an agent, has been arrested under a federal indictment for receiving premiums for policies in two Indiana reciprocal swindles.

Springfield, the capital of Illinois, a city of 55,000 population, has passed an ordinance prohibiting any shingle-roofs on buildings hereafter erected within the city limits.

Chicago.—Charles R. Street has been advanced from second vice president to vice president of the Fidelity-Phenix.

Service Flags

A flag 20 x 32 feet containing 375 stars flies from the Travelers' home office building. There are 375 employees of the company fighting for the colors. The company will send a Christmas package to every one of them.

On the west wall of the Fireman's Fund's home office building is a service flag with 21 stars, representing the company's employees now serving in the army and navy.

Service flags with seventy stars representing the number of staff employees who have entered either army or navy service, have been unfurled by the Evans companies at their various offices.

The home office service flag of the old North America flies 20 stars.

The Metropolitan Life has a service flag of 569 stars.

The Prudential has 545 stars on its service flag.

DIED.—William Rees Brock, president of the British America and the Western Assurance companies, died last week, in his 83d year.

The number of persons subscribing to the second Liberty Loan was 9,400,000. Of course you were one of them.

ABOUT MEN AND AFFAIRS

E. L. Barry

The manager of the marine department of Parrott & Co., of San Francisco, general agents of the Canton Insurance Office, Mr. Barry, has been with the general agency for the past eleven years. He succeeded the late Manager Theobald, under whose efficient and kindly instruction he acquired practical experience and technical knowledge of the marine insurance business.

Mr. Barry is a young man of pleasing address and good executive ability. He was born in California and received his education in San Francisco, where he has lived all his active life. We predict that he will "make his mark" in marine insurance.

James V. Barry

Luther B. Little, head of the publication division of the Metropolitan Life, has resigned to become campaign manager of the fusion ticket of New York, at the head of which is Mayor Mitchel, candidate for re-election, and James V. Barry, assistant secretary, has been appointed his successor. Mr. Barry is one of the best known and most popular men in the insurance business. He has an enviable reputation as an after-dinner speaker and is always ready to respond to calls of this nature if within the range of possibilities. He is an excellent judge of men and his powers of observation are acute. He was engaged in newspaper work for some years before he became Insurance Commissioner of Michigan and in the latter position made a deep impression by his ability and fairness. He is admirably qualified to take charge of the publication department and we have no doubt that his success will be as marked as it has been in other lines.—The Indicator.

Defense Work in the Work in the North

Wm. J. Dutton of the National Board will visit Oregon soon in the interest of the food preservation work of the government. It is part of the National Defense against the

fire losses of warehouses and factories. The insurers' inspectors are expected to join in this protective campaign to lessen fire hazards. Owners will be urged to employ two competent watchmen who are not pensioners nor disloyal. Warehouse owners will be asked to board or wire mesh all openings beneath warehouses. Already these inspectors have reduced fire losses in the West.

Unfailing Wells

Harvey Wells, formerly special agent for the George H. Tyson companies in the Northwest, has been reappointed state insurance commission of Oregon, for four years. He had been reappointed in January, but the new reappointment was made necessary by the new insurance code. Commissioner Wells's term of office expires June 30, 1921.

Mr. Wells has made an excellent insurance commissioner, rendering real service alike to policyholders and insurers, and employing for the good of all the knowledge acquired as a fire insurance man. He is the only state insurance commissioner who has made practical and honorable use of his insurance knowledge, as far as we recall.

Joseph C. Jennings

Not a few of our readers will recall Mr. Jennings, a former general agent in San Francisco. At one time the firm name was Jennings & Stillman. Various companies were represented, Southern and Northern.

Some years ago Mr. Jennings retired as general agent and became a broker. He was one of the original members of the Insurance Brokers Exchange of San Francisco. The Exchange, after passing a resolution congratulating him unanimously on reaching his 90th year, made him an honorary member, free from any further assessments.

Mr. Jennings has always had poor eyesight and this defect now compels him to remain indoors much of his time. In the '60's it kept him out of the Civil War, when he lived in Iowa. He is a gentleman of the old school, in manners and ideals.

A Horse Is a Scaffold

Two wooden horses, 3½ feet high, with two planks laid thereon, furnished to plasterer by his employer, constituted a "scaffold" within Labor Law, § 18, providing that one employing another to labor in erecting or repairing a building shall not furnish unsafe scaffolding.—221 N. Y. 237.

Soon Ready for Business

The Home F. & M. organization is rapidly nearing completion. It is expected that the company will be ready for business about the first of the year.

An Expensive Failure

F. L. Emery, general agent at Portland, reports an interesting case of how a failure to be examined proved to be very expensive.

Clarence J. Curtis, president of the city council and acting mayor of Astoria, Ore., who died recently, applied for \$1,000 of insurance in the Bankers Life Company just a year ago. He failed to be examined and the policy was never issued. At that time he seemed in good health and the examiner said he had not had a sick day in fifteen years. His failure to be examined and to pay one annual premium deprived his family of a thousand dollars. He is survived by a widow and one daughter.—Grit.

Postponed

The Western States Life fight to oust President W. R. Porter has been continued (second round) until the February annual meeting. Meantime Porter, with his back to the wall, asks the California insurance department to examine the company. Temporarily, if not permanently, this home office fight will hurt this young company.

American Railroads

The Chamber of Commerce of the United States has by the votes of its members—over 20 for to 1 against—gone on record in favor of additional railroad legislation, such as federal regulation of the issuance of railroad securities, a general railroad incorporation law, and the giving of authority to the Interstate Commerce Commission to regulate intrastate rates.

Complimentary to Coast Review

The Fireman's Fund Insurance Company has had made a handsome book-case especially and exclusively for bound volumes of The Coast Review. It stands in President Levison's private office.

The Coast Review alone contains what is practically a history of fire insurance in the Pacific West. We hope to publish soon an index of the principal contents of historical and practical value.

\$100,000 Deposit

The Fire Association is taking out its Dominion of Canada license. Mr. Barsotti of the Coast department is now at Calgary.

Capital Reduction

The Standard Fire of Hartford will reduce its capital stock to \$500,000.

Perhaps True

A professor at the California University spoke of our government and our institutions generally as essentially British in origin and nature. There was a little murmur of dissent, whereupon the professor added, "And moreover this country, like Canada, would still be a British colony or dominion had it not been for the fact that the United Kingdom was ruled by intolerant and autocratic German Kings who, like the Kaiser, believed in the stupid superstition of the divine right of Kings."

Answers

W. H.—It is very probable that all companies from enemy countries will soon be prohibited from writing any kind of business in this country. They are not allowed to write any business in any country of the Allies, and are not now allowed to write any marine business in this country.

J. A. Z.—The so-called red light district in a large city is where the apartment houses and hotels and tenderloin steaks are most numerous. Here there are many fire escapes, with a window opening at each platform. At these escape windows red lights must be maintained. We hope this answer is satisfactory to you.

REBATING CONTINUES

Commissions Are Divided, Contrary to Law

California has a law against rebating of any part of the premium to the insured. Other states have long had such laws. The purpose of such legislation is a good one. It is not, as the insured may naturally imagine, solely for the profit of the agent and broker.

The trend of the present legislation is to make costs as just and equal as possible. Costs, ordinarily, are added to prices; but any irregular system of rebating of a part of the price imposes the principal expense burdens on the small buyer. The rich profit at the expense of the poor. The law against rebating a part of any insurance premium is just, because commissions are based on the cost of acquisition. If commissions are largely given away in competition, the rates of commissions must be advanced in order that the soliciting agent may live.

If rebates were uniform and given to all alike, no injustice would be done; but there is no uniformity of practice, and it is certain that the small policyholder, and any one who does not ask for it, is never given a rebate.

Under the anti-rebate law, the agent or broker who offers or gives a rebate is a law-breaker; and the insured who accepts a rebate is also a law-breaker. Both can be punished.

The anti-rebate law does some good, anyway; but it is not enforced. Rebates are offered and accepted every day. Agents and brokers know it. Managers know it. Silence and division. That is the rule. The law is good for "the other fellow" to observe and for "us" to break. There is much "winking."

If the Life Underwriters' Association of San Francisco were worth a tinker's dam—which it is not—it would take some cognizance of rebating and then take some action. Ignorance can not be pleaded, for every active agent is often in competition with this mean and unlawful form of competition.

Instant Cancellation

While ordinarily cancellation of an insurance policy occurs only on mutual assent, where a tornado policy provided for instant cancellation on request of the insured, such request was a cancellation on the instant, even if the insurer absolutely refused to permit cancellation.

Where tornado policy provided for instant cancellation on insured's request, the mere fact that the insurer in remitting the unearned premium retained more than enough to cover the period at the annual rate did not continue the policy in force.

The mere fact that the policies themselves were not surrendered did not show that there was no cancellation, as the request of the insured is sufficient.

Johnson & Stroud v. Rhode Island Ins. Co., 93 S. E. 735.

Life Legal Points

The North Dakota court rules that delivery of life policy containing acknowledgment of receipt of premium renders policy effective, so far as payment of premium is concerned, though it is not paid until thereafter.

Contract of life insurance must receive reasonable interpretation, and this is true of answers of applicant in his application.—*Donahue v. Mutual Life Ins. Co. of New York*, 164 N. W. 50.

Insurance company has no right to make assessment for future death losses to provide mortality fund from which they might be paid, where policy does not confer that authority.—*Johnson v. Hartford Life Ins. Co.*, 197 S. W. 132.

Life Notes

The Coast department of the Manhattan Life bought \$25,000 Liberty Loan bonds.

The West Coast Life expects this last quarter of the year to be the best. It is the Campaign of the Golden Harvest.

The Pacific Mutual Life is writing an increased amount of new business.

The new life insurance war tax is eight cents per \$100. That will be forty cents on the \$500 policy and \$4 on the \$5,000 policy.

LIVERPOOL & LONDON & GLOBE INSURANCE CO.

—

More Than \$30,000,000 Income, for the First Time, a Gain of \$5,000,000 in Three Years

At the 81st annual general meeting of the Liverpool & London & Globe Insurance Company the directors submitted a report which because of war conditions is of more than ordinary interest. Business is increasing and favorable loss ratios are reported. The income of the company, which before the war was \$25,000,000, now exceeds \$30,000,000.

Premiums in the fire department amounted to \$16,315,545, a gain of about \$275,000 in the year. The loss ratio was less than 55 percent.

As to the marine department the chairman said: "In this section of our business we are able to present a very healthy report. Our premiums show an increase of £62,464 (\$312,320), making our income for the year £640,472 (\$3,202,360). We have preferred to underwrite war risks with extreme caution."

The accident department received \$6,961,945 premiums, an increase of \$1,159,870. The expense ratio was reduced to 37.7; the loss ratio was 51.1 percent.

The life department, virtually confined to the United Kingdom, for the first time reports an income in excess of \$1,500,000. The new business made a record also. The war claims for the year were \$116,160. The total of death claims, nevertheless, was well within the expected mortality.

The gross assets are \$74,346,815, with securities valued as of December 31, at the Stock Exchange, though it is permitted to value them at the higher prices ruling before the war. Deducting the life and annuity funds, there is left in round numbers \$49,700,000 fire, marine and miscellaneous assets.

The total premium income, exclusive of the life and annuity departments, was \$26,479,845. The Liverpool & London & Globe maintains its high position among the leading risk-carriers of the world.

The United States branch at the last report, had \$15,827,439 admitted assets invested in this country, with \$5,460,745 surplus.

The American premium income was \$9,454,821, a gain of about a half million. The total income was \$10,302,859, with 54 percent losses. The Pacific Coast premium income was \$859,126, with 34 percent losses.

The Coast department was established in 1852. The company has maintained it ever since. Robert P. Fabj is manager, Thos. H. Anderson is assistant manager and Geo. F. Guerraz is deputy assistant manager. The company occupies its own building at the n. e. corner of California and Leidesdorff streets, covering a lot acquired by it when it took over the outstanding business of the old Pacific Fire after the Chicago fire in 1871.

A Thrifty Farmer

Gridley, Cal., Nov. 14.—The district attorney caused the arrest here tonight of L. A. Justesen, farmer, who is charged with defrauding the Home of Utah out of \$6,000 or more. Fire destroyed his barn and the contents. He claimed \$9,230, and was allowed \$8,024, for barn, barley, beans and corn. It is asserted that the barn was virtually empty at the time of the fire, and the insurance on the barn was excessive.

MARINE LOSSES.—Norwegian steamer Thor, with a valuable cargo, from San Francisco for the Orient, foundered far north of Honolulu last week, in a storm.

Steamship Spokane, of the Pacific S. Co. fleet, is ashore at Idol Point, B. C.

Seattle, Nov. 16.—The fishing steamer Manhattan of Vancouver, B. C., has been wrecked off the North Pacific Coast, according to wireless messages received here today from the steamer Mariposa.

Canada.—The new Victory loan is now offered. Interest 5½ percent payable June 1 and December 1.

Famine stalks in Petrograd. Corn stalks in America.

THE INCREASING MENACE OF LOBAR PNEUMONIA

Insurance Statistics Show Marked Rise in the Death Rate

Lobar pneumonia today causes more deaths than any of the other acute infectious diseases. This is clearly shown in a report recently prepared by the Metropolitan Life Insurance Company on its mortality experience covering the last six years. During this period there occurred nearly 38,000 deaths from lobar pneumonia among the industrial policyholders of this company.

The death rate from lobar pneumonia is not showing improvement from year to year as is the case with most of the other infectious diseases. The year 1916 was an especially bad one for this disease, the rate having increased very perceptibly over the preceding four years. The very severe grippé epidemic which prevailed in 1916 may have had some bearing upon this result.

Although prevalent at the early ages, lobar pneumonia is not essentially a disease of early childhood. When it does occur in young children it is very frequently fatal. The disease reaps its greatest harvest at the ages over sixty-five. At these ages it is one of the chief causes of death. The insurance figures, furthermore, show that the colored people have a much higher mortality rate than is found for the whites. This is true for both sexes and for every period of age. Pneumonia has a higher death rate for the male sex than for the female.

In view of these facts it is clear that a vigorous public health campaign must be directed by communities against the ravages of lobar pneumonia. Some health departments have already taken a forward step in declaring lobar pneumonia a reportable disease, like measles and scarlet fever, requiring visitation by the health departments to insure quarantine. This is a new idea for most people. There are, undoubtedly, millions of persons in the country who would not go into a house

where there was measles, scarlet fever, whooping-cough or diphtheria, but who would not hesitate to go into a sick room where there was a case of acute lobar pneumonia. Nevertheless, the best medical authorities have shown that this disease is extremely infectious, and that those who are stricken with it have a worse chance of recovering than if they had any of the infectious diseases mentioned.

More states and cities should require that physicians report every case of lobar pneumonia and must enforce this requirement. Communities can also help by checking the nasty habit of spitting in public places, which is probably the most fruitful method of spreading the germ of pneumonia.

The form of pneumonia known as broncho-pneumonia is also a serious factor in the death rate, especially of young children; but must not be confused with the infectious disease which health departments are now taking steps to quarantine.

Serious Decline in Stocks and Bonds

Since January 1 the market values of stocks and bonds in this country have been seriously "hit" by war conditions. A New York financial authority announces that the losses range from 10 to 70 percent of the quotations of the first month of 1917. Just now the situation in Italy has still further depressed values.

Of course these losses are not permanent, but no financial authority is ready to predict when the selling values of even standard stocks and bonds will again equal those of normal times. January 1 is very near, and as of this date the insurance companies must report to state insurance departments the market values of all their securities. The New York law, however, allows a report of values based on the average for the previous twelve months. It is not improbable that not a few companies will take advantage of this law and thereby escape impairment.

Market values of standard securities, bonds and stocks, are today 15 to 20 percent less than on December 31. It is probable that during the remainder of the year values will harden a little.

Insurance companies now know just about what their situation will be on New Year's day. They can show a net surplus or they can not. Some of them will have to reduce their capital or reinsure a goodly part or all of their outstanding business in order to show any surplus; or, unable to show either surplus or a sufficient capital, they may reinsure and retire. Indeed, it is possible that some companies have already quietly bargained to sell to the big American or foreign companies.

We have before us the annual statement of one of the smaller American fire offices, and we find that if it still holds the same stocks and bonds it now has no surplus, unless it has made a very large amount of money on the underwriting account. This presents another phase. Premiums have increased but losses also have increased. For several months it is known that there was an underwriting loss. Rates are being increased.

Two Fraternal Finaly Consolidated

November 20, 1916, a contract of consolidation was finally approved by the supreme lodge of the Fraternal Aid Union and the supreme lodge of the North American Union and by the insurance commissioners of Kansas, whereby the above-named societies were consolidated.

The Fraternal Aid Union (of Lawrence, Kan.) in this case practically makes a reinsurance of the members of the North American Union, and receives all of the assets, in round numbers a million dollars.

In Illinois there is no law regarding mergers and in March, 1917, the superintendent of insurance of said state had the attorney-general bring suit asking for a receiver for the North American Union and a nullifying and declaring void the merger of the two societies. A receiver

was appointed and afterwards discharged July 19 and all assets were again returned to the Fraternal Aid Union.

Policyholders of the Illinois fraternal pushed the suit along and demanded that the merger be declared void. But the decree of Judge Pickney of the circuit court of Cook county, Illinois, on November 7, settles the case. The merger stands.

The North American Union is allowed to reorganize, with \$563,500 in securities and cash. The Fraternal Aid Union retains as members the members of the Life and Annuity of Kansas, and the members of the Knights and Ladies of Honor of Indiana.

569 Service Stars

The Metropolitan Life of New York has hung out its service flag, embellished by 569 stars, each of which represents one of its office or agency staff now in the military or naval service of the United States. Additions are being made to the flag each week.

What a Bank Clerk Did

John Norris is the name of a bank clerk "somewhere" in Illinois. He had expected to get a layoff during July and sell life insurance as a vacation pastime—as a vacation pastime, mark you. But he didn't get the lay off. Here's what he did do, though!

After working in the bank from 8:00 a. m. to 5:00 p. m. every day, he breezed out and "just as a change" worked like a tiger at "trying" to sell life insurance. He kept it up every night, and by the end of the month had sold and paid for forty-one thousand dollars of business!

What do you think of him—and what do you think of yourself?—The Weekly Bulletin.

A San Diego boy of fifteen set seven fires to see the people run.

OUR OLIO

American Fire Loss in October \$33,000,000

An extraordinary number of fires and of large fire losses in October brought the American total property loss up to about \$33,000,000.

Sun Fire

Established forty-four years after the Great Fire of London—a landmark of peculiar prominence in insurance history, as having largely brought about the practice of fire insurance in the guise in which we are familiar with it—and reckoning, there is little doubt, among its early policyholders not a few who had witnessed, and retained vivid recollections of, that ever-memorable conflagration, the Sun Insurance Office ranks as the oldest insurance company in the world maintaining an independent existence. Although the ramifications of its business long since became world-wide in extent, it is essentially a London institution—which, in view of what has just been recounted, is in keeping with the fitness of things; and the old office has not found the splendor of its progress dimmed even by the effects of the Great War, its latest accounts giving renewed evidence of the enjoyment of an atmosphere of perpetual prosperity.—Post Magazine, London.

The Sun is represented in the Pacific West by General Agent Carl A. Henry.

Automobile

Automobiles will not be covered for the war tax also.

The Sun Insurance office (C. A. Henry, Coast manager) will write automobile insurance hereafter.

Coeur D'Alene, Idaho, Nov. 2.—An early morning fire today destroyed the garage and auto of A. W. Stegman.

A Tacoma ordinance provides that every public garage must make a report to the police daily of cars left with them, including the identification numbers on the machines and full descriptions.

Manager W. W. Alverson has returned from the East with a new form of automobile

policy, fixing the monthly depreciation of a car on a basis starting with the advertised sale price of the car during the first month of ownership. The value of the car during any month is clearly set forth in the policy in advance, and the company is bound to pay that amount without any controversy if the car is destroyed or stolen.

Yorkshire

The Yorkshire, represented by James C. Johnston, has \$30,000,000 assets, of which \$14,000,000 belong to the life department, leaving \$16,000,000 to the fire and general fund. The capital is \$616 445.

Line Lost

Marsh & McLennan, brokers and general agents, have lost another big line to Leo Pockwitz, a San Francisco broker. First, the California Wine Association; now, the Key Route line in Oakland, for \$3,000,000.

Looking Forward

Some day the world will laugh at the old generations which could extract milk from grass and grain only through the intestines of cattle.

A Plea and a Plan for the eradication of Malaria throughout the Western Hemisphere: by Frederick L. Hoffman, L. L. D., Statistician of the Prudential Insurance Company of America. Malaria mortality is much greater than is commonly supposed. It is especially high in August, September and October. Our colored people suffer the most, their mortality rate from malaria being 29 per 100,000 pop. as compared with 8 for the white. In regions of intensive presence the rate ranges from 130 in New Madrid (the earthquake center), Mo., to 554.2 in British Honduras. This Plea is for organized action on account of the wide dissemination and insidious nature of malaria and the complicated relationship between the mosquito and man.

The new (and) uncertain excess profit* tax is worrying the companies.

Life—The British Columbia Life Assurance Company of Vancouver, with over two and a half millions of business in force, has reinsured in the Sun Life. The B. C. Life found that 70 percent expenses was killing.

The Jubilee Convention of the Pacific Mutual Life, next summer, is taking a larger shape every month, as is befitting a meeting among the Big Trees and in the company of El Capitan in the Yosemite Valley.

The Union Mutual Life of Maine is writing an increased amount of new business.

The policyholders of the Washington Insurance Company will be reinsured in the Metropolitan Life Insurance Company under an order granted last week by the New York supreme court. The application for permission to sign a contract of reinsurance was made by State Insurance Superintendent Phillips, who has been liquidating the Washington Life since last May, when the insolvency of the Pittsburgh Life and Trust Company, which controlled the Washington Life, was discovered. The Washington funds were impaired \$4,399,755.

It now looks like no mutualization of the Equitable Life, for some longtime. In this case, to mutualize is to lessen the security of the policyholders — is it not?

Miscellaneous—The liver of Joseph C. Campbell, a San Francisco attorney who died July 1, 1916, has been filed as an exhibit in the St. Louis circuit court, in the suit brought by the widow, to collect \$13,000 on an accident policy held by Campbell in the Etna Life Insurance Company. Plaintiff asserts the death was the result of accident on a golf course. Defense is that death was the result of hemorrhage from cancer and cirrhosis of the liver. Plaintiff therefore submits the accused liver as evidence.

Seattle. — The Standard Accident has placed its Washington business in charge of Lamping & Co. Supt. Schofield made a hit when he told a reporter that this city "is undoubtedly destined to become the greatest city on the Pacific Coast." Tell it not in Los Angeles.

Fire—At the suggestion of the Board, the San Francisco fire commissioners have asked the supervisors for an ordinance to control the sale of phosphorus. Many I. W. W. and other enemy fires have been started by phosphorus left in rubbish or in kindling adjacent to warehouses and stores.

The construction of a policy is to be ascertained from the whole instrument, the nature of the property, the purposes for which it is ordinarily to be used, its situation and the manner in which it is usually kept.

Taylor v. Northwestern Nat'l Ins. Co., 167 P. 899. (Cal. App.) Pacific Reporter, Nov. 5.

The Christian General of Norway will do a fire reinsurance business in the United States.

The author of "Over the Top" was formerly a clerk in the New York office of the London & Lancashire Fire.

Boston rates have been increased 10 per cent flat because of "war emergency."

British Columbia.—The Pacific States Fire Insurance Company, Limited, has ceased to carry on business in British Columbia, having reinsured all its outstanding insurance contracts, in the province with the Union Insurance Society of Canton, Limited. The company has applied to Minister of Finance for release of securities under the Insurance Act on February 1st.—Financial Times.

San Francisco, Nov. 8.—Louis Helbing, a native of Germany, owner of the flats at 1720 Waller street, is under arrest, charged with uttering pro-German sentiments, such as hoping that the Germans sink every American troop-ship, and as gloating over the death of the soldier son of one of his tenants. Helbing should be arrested for insanity. Perhaps some one will accidentally set fire to his flats.

Fireman in Disgrace

Fresno. — Our ex-fire chief, John G. Wintemute, pleaded guilty to the charge of padding the department's pay roll.

Wintemute is a good fellow and was a competent chief, but the city paid him far too small a salary for his services and for the position.

THE PLAIN FACTS

—

Why We Are at War With Imperial Germany

That was an apt phrase used by Secretary McAdoo—"the insolence of Germany"—in describing the demand of the German imperial government that the United States obey the German war zone decree and refuse American citizens and American commerce the right to use the highways of the sea.

The fact is that insolence and contempt for the American nation and the American people have marked the attitude and conduct of the German imperial government from the beginning of the war down to this day. It consistently showed a contempt for the courage and strength of the nation and its willingness and ability to maintain its honor and its rights, and a contemptuous disbelief in the integrity and loyalty of the American people toward their government and toward themselves.

It was not alone that they insulted our nation's honor by the ruthless murder of our citizens on the high seas, sending to death non-combatant men and women and children, and by denying to our commerce rights long recognized by the international law that prevails among civilized nations. They made every effort, and sometimes with success, to foment strikes and disorders among factory and other workers. They sought to debauch the national spirit of the Americans. They sought to make traitors of American citizens and by a systematic campaign of falsehood and chicanery to poison the minds of American people and especially the people of foreign birth who were living amongst us.

They sought to make traitors or slackers of our people and to make enemies of friendly nations. When the German ambassador and many German representatives and citizens were living here under our protection, secure in the honor and good faith of America, they themselves were conspiring against the peace of this country, and were in effect actually wag-

ing war upon this country by giving information by which ships were sunk, and by actual acts of war in the way of destruction of property and lives committed in this country. When Ambassador Bernstorff in Washington was asking for money to influence the American congress, Zimmerman, the foreign secretary in Berlin, was seeking to array Mexico and Japan against us. The rules of international law regarding ambassadors have been held by honorable nations to be particularly sacred; but German contempt of America violated them without scruple.

Absolute contempt of America's courage and willingness and ability to enforce our rights was shown by the German imperial government time and time again. With one stroke of the kaiser's pen in signing the war zone decree it was sought to destroy more than \$3,400,000,000 of our annual commerce with Europe.

Our exports to the nations with which Germany is at war constitute the greater half of our exports to the entire world. Not all the German imperial army and navy can damage our commerce as much as the German imperial government sought to do it by a simple decree which its insolent contempt of the United States led it to believe would be obeyed by us. Not yet, and never, can any nation with impunity order the vessels of the United States off the high seas.

The challenge of the German imperial government has been met; sea and land forces have been organized; ships have been purchased and are being built; the nation is being organized all along the line; nearly \$3,000,000,000 have been loaned to the nations fighting Germany and more will be furnished them. The irresistible might of this organized invincible republic is going to vindicate American honor and American rights and establish peace, justice, liberty and right for itself and for the world.

In this country there are now only Americans and pro-Germans. Nobody in the United States can serve two masters—the President and the kaiser.

The Army and Navy Insurance Law—A Partial Summary

A division of military and naval insurance of the bureau of war risk insurance has been organized as a part of the treasury department and is in active operation. A number of policies on the lives of soldiers have already been issued, aggregating nearly \$25,000,000 in insurance. The benefits of the law are available to all of the members of the United States army, navy and nurses' corps.

A short summary of some of the main features of the law follows:

Premiums for a \$10,000 policy begin with \$6.30 per month at ages 15, 16 and 17; increase to \$6.40 per month for the ages 18, 19 and 20; to \$6.50 per month for the ages 21, 22 and 23; to \$6.40 per month for the ages 24 and 25; to \$6.70 per month for the ages of 26 and 27; to \$6.80 per month for the age of 28; to \$6.90 per month for the ages of 29 and 30; to \$7 per month for the age of 31, with progressive increases for ages above those given. The minimum amount of insurance that may be taken out is \$1000.

The compulsory allotment to a wife or children, which is separate from the insurance, shall not be less than \$15 a month, and shall not exceed one-half of a man's pay. A voluntary allotment, subject to regulations, may be as large as the insured desires, within the limits of his pay.

In addition, the government will pay monthly allowances as follows:

Class A. In the case of a man to his wife (including a former wife divorced) and to his child or children:

- (a) If there be a wife but no child, \$15.
- (b) If there be a wife and one child, \$25.
- (c) If there be a wife and two children, \$32.50, with \$5 per month additional for each additional child.
- (d) If there be no wife but one child, \$5.
- (e) If there be no wife but two children, \$12.50.
- (f) If there be no wife but three children, \$20.
- (g) If there be no wife but four chil-

dren, \$30, with \$5 per month additional for each additional child.

Class B. In the case of a man or woman, to a grandchild, a parent, brother, or sister:

- (a) If there be one parent, \$10.
- (b) If there be two parents, \$20.
- (c) For each grandchild, brother, sister and additional parent, \$5.

In the case of a woman, to a child or children:

- (d) If there be one child, \$5.
- (e) If there be two children, \$12.50.
- (f) If there be three children, \$20.
- (g) If there be four children, \$30, with \$5 per month additional for each additional child.

If the man makes an allotment to certain other dependent relatives the government will also pay them an allowance which may equal the allotment, but this shall not be more than the difference between \$50 and the allowance paid to the wife and children.

The increased compensation in case of death runs from a minimum of \$20 monthly to a motherless child, or \$25 monthly to a childless widow, to a maximum of \$75 monthly to a widow and several children. The widowed mother may participate in the compensation.

In case of total disability the monthly compensation runs from a minimum of \$30, if the injured man has neither wife nor child living, to a maximum of \$75 if he has a wife and three or more children living, with \$10 a month extra if he has a widowed mother dependent upon him.

The maximum is enlarged still further, for when the disabled man constantly requires a nurse or attendant \$20 monthly may be added. If the disability is due to the loss of both feet, both hands, or total blindness of both eyes, or if he is helpless or permanently bedridden, \$100 monthly is granted.

The law contemplates future legislation for re-education and vocational training for the disabled. It gives them full pay and their families the same allowance as for the last month of actual service during the term of re-education.

GEO. H. TYSON GENERAL AGENCY

A Leader in Insurance Resources and Coast Premiums

It is now some twenty-six years since George H. Tyson was appointed general agent for the German-American Insurance Company and began his career as a general agent, with offices in the old Safe Deposit building, on California street. From the start and continuously General Agent Tyson has been successful. From a nominal Coast premium income the German-American total steadily rose, year after year, to over \$850,000.

Other companies were added to the general agency, and two large floors are required, at 210-220 Sansome street. San Francisco Fire and marine business is written. Herbert Folger is assistant general agent and Charles A. Hulme has charge of the marine department. The general agency's total fire premium income is a million and a half dollars, with a loss ratio ranking among the lowest. Last year it was only 33 percent and we hazard a guess that it is even lower this year.

The companies represented are the—

German-American—name changed to the Great American—of New York.

Phoenix of Hartford, Conn.

German Alliance—name changed to the American Alliance—of New York.

Equitable F. & M. of Providence, R. I.

Also, the Protector Underwriters and the Equitable Insurance Alliance.

These companies paid \$6,000,000 San Francisco conflagration losses and nobody complained. Their total assets are in round numbers \$45,000,000.

The German-American (Great American), although principally owned and controlled by Americans, has deemed it wise because of the war with Germany to change the name. It has also canceled all reinsurance contracts with German companies. This company is the largest in the general agency, and has some \$24,000,000 assets and \$13,000,000 surplus to policyholders.

The Phoenix is the oldest company, having begun business in 1854. It also is a very strong company, having some \$17,000,000

assets and \$10,000,000 surplus to policyholders.

The German Alliance (American Alliance) is twenty years old and has \$3,000,000 assets and \$2,200,000 surplus to policyholders.

The Equitable F. & M., organized in 1859, has about \$1,400,000 assets and \$1,000,000 surplus to policyholders. Phoenix interests are behind it.

Salt Lake Life Men

At a luncheon of the Utah Association of Life Underwriters, last week, U. S. Senator Smoot was the guest of honor. He spoke of the new army insurance bill, declaring that he fought against many of the measures incorporated in it. He spoke also on that portion of the bill which permits soldiers to convert their war insurance policies into other forms of insurance at the close of the war. He said that the government is not and never will be in the insurance business, and he expressed the opinion that at the close of the war this clause in the bill will be repealed. Henry L. Rosenfeld, vice president of the Equitable Life Assurance Society, who was in charge of the European agencies of the society before and during the war, was a special guest of the association. Mr. Rosenfeld spoke of the conditions in Germany at the present time. He expressed the opinion that Germany can hold her own against the allies easily for two years, and for a period of five years "in a pinch." The hatred of the Germans for the United States, said Mr. Rosenfeld is intense and greater than their hatred for England.

E. F. Mills, vice president of the association, presided, President Hathway being ill.

More Enemy Fires.—Four elevators a day are being fired by German spies, probably I. W. W., in the Dakotas and Minnesota, where wheat production is large. Phosphorus is used. There must be some hanging of incendiaries.

The Russian socialists are the greatest sprinters in the world—when German bayonets are behind them.

Civic League Committee Report

San Francisco Cal., Nov. 15, 1917.

To the Officers and Members
of the Civic League of

Improvements Clubs and Associations.

Your committee is pleased to report the continuation of insurance rate reductions of varying size throughout the city of San Francisco, as, for instance, south side of Turk street, near Devisadero; from \$1.50 to \$1.00 for three years on frame flats, being a reduction of one-third.

We regret, however, to find that changes are being made in the fire department which interfere with proper protection for certain districts and must naturally result in checking insurance rate reductions.

These changes are enumerated as follows:

Pacific avenue, near Van Ness, Engine Company No. 8 has been replaced by a chemical taken from Post and Polk.

Engine No. 25, Twenty-second and Folsom, has been removed, leaving the house occupied only by a chemical.

Duncan, near Sanchez, Engine No. 18 has been replaced by a chemical.

Twenty-second and Noe, Engine No. 44 has been removed, leaving only a hose wagon at this station.

On Herman, near Steiner, Engine No. 27 has been removed to Waller, near Market, replacing No. 19, which was put out of service.

Sixteenth and Valencia, chemical was removed to quarters formerly occupied by Engine 27.

Truck on Oak, near Broderick, was removed to Herman, near Steiner, leaving Oak and Broderick without truck.

Chemical No. 5, formerly Powell, near Broadway, has also been put out of service.

In the matter of fire prevention we deem it incumbent upon the league to insist upon prompt action, as other cities, on account of war conditions, are observing special precautions and the thing could be got under way with comparatively small expense.

Respectfully submitted,

GUSTAVE TRITTENBACH, Chairman.

Fresno Warehouse Fire

Fresno, Cal., Nov. 8.—Fire starting in the seed storage warehouse of the California Products Company, corner of O street and Butler avenue, early this morning, wiped out a large block of the factory at a probable loss of \$130,000, and through the destruction of the machinery crippled the plant for the remainder of the season, at least.

The firemen worked under serious difficulties, the nearest fire plug being 2,000 feet from the fire—on N and Mono streets. Engines pumped the water in relays, a pumper being placed mid-distance between the fire plug and the fire, to pump it forward in the second lap. The laying of the hose and the making of this extra connection caused the loss of considerable time.

The fact that the storehouse, filled to the top with hundreds of tons of seeds; the drying-room and the engine-rooms were destroyed, will cripple the plant so that nothing can be done with the balance of the factory, with the exception of the distillery, which will probably continue to accept the grape seed and treat them for the alcohol they contain.

There was some insurance but the "use and occupancy" kind is not mentioned.

Insurance Commissioner Rulon S. Wells of Utah recently ruled that the fact that an agent holds a certificate to represent one fire insurance company or any other company does not in any way authorize him to solicit or deliver a policy to any other company, even though it may be issued out of the same agency. Every agent, and by this term is meant any person, firm or corporation who solicits or transmits applications either directly or indirectly and for compensation, must be provided with a certificate of authority from each company for whom he solicits and to whom he transmits his applications.

Taft, Cal., is soon to have a fire house for engine and firemen.

THE GREAT LAKES

6,000 Ships Lost in 20 Years—Disasters Like Those of the Oceans—Disappearances That Left No Trace

What chronicle contains a more fascinating record than the narrative of the voyage of exploration made by Rene Cavalier de la Salle in his good ship the "Griffin," the first sailing vessel to venture forth on the Great Lakes? In 1679 this ship, captained by the intrepid French soldier of fortune and manned by a merry crew of voyagers, with several Jesuit zealots, sailed the length of Lake Erie, Lake St. Clair and Lake Huron on a voyage of adventure and discovery. The "Griffin" was lost on its return voyage. La Salle, who had remained in the north country, never heard of it again. The first mystery of the Great Lakes had been recorded. Countless others were to follow it. For the Great Lakes hold their grim record of tragedies.

It is interesting to note that no similar area of any ocean, if suddenly stripped of its volume of water, would expose to human gaze a larger number of sunken ships or more valuable cargoes than lie at the bottom of these inland waters. A record kept between the years of 1878 and 1898 reveals the startling fact that in that period 5999 ships were wrecked on the Great Lakes, and 1093 of these were total losses. The loss of cargo during the score of years was nearly \$8,000,000.

The Lakes Hide Their Secrets

Some of these vessels disappeared almost as mysteriously as did the "Griffin" in the brave old days of exploration. No wreck-age floated to the shore. The Great Lakes hid well their secrets. Navigators of the northern lakes insist that there are portions of Lake Superior where it is impossible to find the bottom. The superstition is that some ships that have gone down to sea are held forever in this unfathomable pit beneath the waters.

Like the sailors of the salt seas, the men who navigate the inland waters are a superstitious lot. Almost every wreck that marks the history of the lakes is the in-

spiration of some weird, fantastic story that by frequent repetition assumes the dignity of truth in the sailor's ready mind. One such superstition that is firmly rooted in the minds of all Great Lakes navigators concerns the mysterious wreck of the "Bannockburn."

Sank Without a Trace

She was a big, powerful freighter, carrying a crew of twenty-two men. She cleared Duluth on a day in the late fall. What happened to her will never be known. She went out in the morning and was last sighted the next evening. That was the end. Not one of her crew was ever found. For more than a year the chill waters of Lake Superior guarded well their secret. Then one day an oar was found floating among the driftwood of the bleak north shore. A piece of tarpaulin was wrapped securely around it, and when it was removed it was found that the word "Bannockburn" was scraped into the wood. The oar is all that remains today to tell the story of the missing freighter.

The Flying Dutchman

According to the queer twist given the story by the sailors of the inland seas, the "Bannockburn" is supposed to be the Flying Dutchman of the Great Lakes. Sometimes at night, when the chill north wind sweeps across the swollen bosom of Lake Superior and the stinging "ice devils" fill the air, the lookout on some lonely point calls loudly to his companion and points to where he imagines the "Bannockburn," all white with ice and ghostly in the darkness, is slipping though the black mystery of the lake.

The history of the Great Lakes is punctuated with thrilling narratives such as this. There are brighter chapters that tell of heroic rescues made by dint of dauntless courage and superhuman effort.—George W. Stark in "Outlook."

Hundreds of Spies Caught

The Chicago Herald of November 11 was specially interesting, with a first publication of German spy plots on the Great Lakes. Six hundred German spies and

plotters have been caught "with the goods" by United States navy and secret service men. Many attempts have been made to sink freighters and dynamite the Soo locks. Ships have been "mysteriously" sunk in efforts to block channels, and delay the stream of grain and copper and food for the Allies.

Pilots, engineers, dock workers and visitors have been watched. German reservists have been found at the wheel. Slackers and smugglers bound for Canada have been seized in the darkest hours. Dynamite cached for explosives to damage ships at the dock and to fill railway cuts and blow up bridges have been unearthed. Many, or most, of these crimes by spies were committed before we were at war with Germany—but not before Germany was at war with the United States.

There are ninety war vessels patrolling the Great Lakes. Many a seemingly innocent sailor, with and without an accent, was transferred from freighters and now languish in a federal prison.

Opposed to German Insurance Companies

Richard M. Hurd, chairman of the board of trustees of the American Defense Society, in an appeal to Secretary McAdoo of the U. S. Treasury, asks that German (enemy) insurance companies be restrained from doing business in this country. The secretary now has the power to refuse a license to any company from Germany or any country allied with Germany, now transacting a fire, casualty or life insurance business in this country.

Mr. Hurd urges every patriotic American to write to Secretary McAdoo and urge him not to license any enemy or enemy-ally country's fire insurance company.

He says that there is good reason to believe that some of the American profits made by these German insurance companies are being and can be used for disloyal purposes. One source of danger is that German fire companies can obtain exact information as to industrial and commercial life of the United States, the useful points of which can be sent to Berlin by various

routes, or be used for disloyal attacks against the United States.

To permit the German fire insurance companies to operate here helps Germany and hurts the United States. It would be construed by Germany as evidence that the United States is not whole-heartedly in the war.

"Germany is bankrupt," continues Mr. Hurd. No funds to support the German fire insurance companies in the United States can be forwarded from Germany. The German companies doing business here had only \$27,772,000 assets, as against \$2,853,190,000 at risk, or less than one cent for each dollar at risk.

The Massachusetts Association of Insurance Agents at a recent meeting adopted this: "Resolved, It is the sense of this meeting that our members should have no intercourse with companies of enemy or ally of enemy countries."

Fidelity & Casualty Is Doing Well

Manager Bosworth informs us that the Fidelity & Casualty Company is doing exceedingly well in the Pacific department this year. There has been a large increase in business, all of excellent character.

A local municipal ordinance imposed a fine of \$10 for leaving an automobile in front of a city hydrant, and this is just what a local insurance agent unconsciously did as he went into an office building to deliver a policy. When he came out he saw a policeman taking the license number of his car and evidently waiting to nab the owner when he appeared. The owner avoided the situation by returning to his office on foot and telephoning the police that his automobile, describing it, had been stolen. In quick time he was phoned that his car had been found abandoned by the thief and where he could get it, for which he gave grateful thanks to the efficient police. This successful bit of "camouflage" reminded the agent that he must write himself a Glens Falls automobile policy, including theft clause, for the police might have kept the car.—Glens Falls Now and Then.

TOTAL CALIFORNIA BUSINESS IN 1916

	Premiums Rec'd	Losses Paid	Loss Ratio
Fire	\$17,131,070	\$5,758,367	33.6
County Mutuals	124,229	77,920	63.5
General Mutuals	198,395	88,433	44.5
Interinsurance Exchanges . .	158,066	2,589	1.6
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Total Fire	\$13,992,664	\$4,036,330	28.9
Marine	3,619,096	1,890,979	52.3
Total Fire and Marine . .	\$17,611,760	5,927,309	33.6
Ordinary Life	22,068,037	8,721,793	
Industrial Life	16,837,768	4,280,905	
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Total	\$38,905,805	\$13,002,698	
Fraternal Benefit	3,225,095	2,364,390	
<hr/>			
Total Life	\$42,130,900	\$15,367,088	
Casualty and Miscellaneous . .	11,976,907	4,588,166	38.3
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Total Surplus Line, fire, net			Premiums \$ 21,063
Total Surplus Line, marine, net			216,260
Total Surplus Line, miscellaneous, net			83,105
Total California Premiums, 1916			\$72,084,995

STOP STRIKES TILL AFTER THE WAR

Our government is embarrassed, the war is prolonged, our soldiers abroad are endangered by strikes of banded workers in this country. It is no time for strikes, whether they are with reason or not. Democracy, liberty, life, home, prosperity and progress are in grave danger.

Let legislation prohibit all strikes while the war lasts. Let arbitration boards consider petitions for increased wages which in the end the people must pay.

Important strikes have occurred in all but 14 of the 48 states. The production of much needed ships, airplanes, munitions, copper, aluminum, coal and provisions has been curtailed to the point of a calamity.

Write to your Congressman and urge him to find a way soon to end all strikes, by arbitration and penalties, until Kaiser Bill bawls for peace.

Glens Falls Sparkling Spray

Business has no self-starter—you have to crank it.

It is a profitable exercise to knock the "t" out of can't.

An agent writes, "I don't know what I did with my money before I got an automobile."

It is better to eat our own war bread now than to be compelled to eat our enemy's war bread bye and bye.

Expirations may belong to the agent, but, it seems to be admitted that the experience belongs to the company.

"From the way his lady assistant sings praises of Agent Brown," writes a special agent, "he must be her favorite him."

"It looks as if you are going to stick to the insurance business always." "Well, I've stuck it so far, all the ways I could."

A student of nature says that the reason why leaves turn red in the autumn is, they blush to think how green they've been all summer.

It is said of Sheridan that while dining at Somerset House and when all were in fine feeling, a servant rushed in, exclaiming, "Sirs, the house is on fire!" Bring another bottle of claret," said Sheridan, "it is not my house."

"Sister won't be able to see you to-night," said the little brother to her insurance-man caller. "She's had a terrible accident—got her hair all burned." "Gracious! Was she burned?" "No, she wasn't there, and ma wants me to ask you if it's insured as wearin' apparel?"

When a client takes his policy and is about leaving your office forgetting to pay for it, use this hotel man's gentle reminder. Observing that a guest was leaving without paying, he blandly remarked: "Good-bye, my friend. If you should lose your pocketbook today, remember that you did not take it out here."

An agent seeking automobile business sent out a circular of inquiries, one being: "What sort of a car are you using this year?" One answer was, "Trolley."

"Gentlemen," said the toastmaster, "you have been enjoying a turkey stuffed with sage and I will now ask your attention to a sage stuffed with turkey."

"It's funny," said the puzzled man, "but my wife is displeased every time I take out additional life insurance. She is one of those who believe that it never rains when you carry an umbrella; that the better you are prepared for a thing, the less likely it is to occur."

Furnace Explosion

San Francisco, Oct. 30.—An oil-burning furnace exploded in the Sierra and San Francisco power house at the foot of Laguna street yesterday morning. Earlier, some one had shut off the oil and in some manner it had been turned on again, allowing a considerable volume of gas to accumulate inside the burner box. One of the workmen started to light the tap, when the gas ignited, blew the burner to pieces and knocked a big hole in the brick wall of the eastern end of the building. The bricks and broken metal were thrown in all directions, coming down upon the fifty men in the locker room in a great shower.

Taft, Cal.—To bring about better fire protection for the many new buildings in Taft, the board of trustees has taken the first step toward the purchase of a lot, the erection of a building, the purchase of complete fire-fighting equipment and the arranging for keeping firemen at the fire house at all hours. A vote for \$15,000 bonds will doubtless follow. ●

Portland.—High Commissioner of Finance Dan Kellaher wants Portland fire prevention work stopped. He calls it a "joke," which should be done by the chief beneficiaries, "the insurance companies."

FIRE AND MARINE

POSSIBLE ENEMY FIRES

Baltimore, Oct. 31.—One British ship was sunk, two of the finest piers of the Baltimore & Ohio R. R. terminal were destroyed, all the result of a fire which started late last night at five different places at once. Loss \$4,000,000. The cargo, valued at \$2,500,000, was destined for the Allies.

Nineteen "food" fires occurred in grain elevators and stockyards in this country in October.

Alunite, Utah, Oct. 26.—Fire at the potash plant of the Mineral Products Corporation, which resulted in a loss of \$250,000, is believed to have been due to the overheating of coal driers. There were several mysterious blazes at the plant a few months ago, and it was suspected that Germans were attempting to destroy it. The company has ceased to manufacture potash for war purposes, and last night's fire is not believed to be due to the work of Germans.

Silver City (N. M.), Oct. 27.—Fire of unknown origin last night destroyed the large concentrator, shaft house, ore bins and adjoining buildings of the Socorro Mining and Milling Company at the Mogollon gold and silver camp, ninety miles northwest of here. The night shift of miners on duty in the lower levels of the mine escaped by walking two miles through tunnels to an abandoned shaft. The loss, estimated at \$175,000, is partly covered insurance.

The Liberty Iron Works in North Sacramento, where airplanes are be-

ing turned out for the Government, are to be protected in case of fire by the fire department of Sacramento.

Arson

Berkeley, Cal., Oct. 25.—Joseph Pfeil, taken into custody by the Berkeley police on suspicion in connection with a blaze which partially destroyed the butcher shop at 2018 Grant street, was held to answer to the superior court on the charge of attempting to commit arson. His case was heard yesterday before Judge Robert Edgar. Bail was set at \$2,000. Pfeil was one of the owners of the shop.

Vallejo, Cal., October 26.—J. Rossell, tractor operator, was arrested last night, charged with arson. District Attorney Arthur Lindauer said that Rossell had confessed that he set fire to a large barn on E. A. Patterson's ranch, near Cordelia. The fire destroyed barn, six horses, twelve sets of harness, fifty tons of hay, 100 sacks of barley and a blacksmith shop, besides causing much damage through the explosion of a large quantity of dynamite.

Oil-soaked material found on the premises indicate that an arsonist fired the farm products storehouse of Alex. Justeson, Gridley, Butte county, Cal.

Victoria, B. C. Nov. 15. — Incendiaries, according to the police, made an attempt here today to destroy a large tabernacle in which an evangelist has been conducting meetings. The flames were well started when the firemen arrived. Several weeks ago anonymous threats were made that the building was doomed.

PORTLAND

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**Fire Department and High Loss Ratio—
All Incendiaries Pardoned—
Inner Fire Limits**

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The National Board's committee on fire prevention has issued a printed report on the fire protection of Portland, Ore. This report supersedes that of 1910. Portland papers declare that the report does the fire department and the fire protection of the city "gross injustice."

The city lies on both sides of the Willamette river, and has a commission form of government. The population is estimated at 280,000.

In only four months has the snowfall exceeded ten inches in ten years. The winds rarely exceed twenty-five miles an hour.

In five years the fires amounted to \$5,359,008. Actual fires average 813 a year, with an average loss per capita of \$4.21.

The city owns its waterworks, and takes water from Bull Run river thirty miles east. The average daily consumption is 21,755,000 gallons. One day it was 36,500,000. Only cast iron pipe is now laid. There are seventy-five cisterns.

The fire department is full paid, except in eight outlying districts. There are two fire boats, both oil burners. The lack of a water tower is a serious handicap at a large fire.

During the past two years there have been forty-five indictments for alleged incendiarism. So far there have been twenty-four convictions. All the convicted men were pardoned after serving six to twelve months.

The congested value district contains 76 buildings, fireproof or fire-resisting, 519 buildings of jointed brick construction, and 133 frame. There are inner fire limits, with restriction of construction therein to fireproof or sprinklered buildings. The inspectors report that structural conditions in this district have very materially improved since 1910.

There are eight blocks with high-congested values, besides the thirteen waterfront blocks.

The report urges the immediate adoption by the authorities of recommendations to correct defects in the management of the fire department, in respect to the enforcement of rules and discipline, and also that additional men be appointed, and substitutes be provided for vacations and days off, so that during meal hours, also, there shall be seven men in steam engine and ladder companies, and six men in automobile companies, and that night strength be two men more.

It is also recommended that modern brick stations and fireproof headquarters be constructed; that all chief officers be required to sleep at stations and daily visit all stations in their respective districts; that the same response be made to telephone as to box alarms; that the building of fifty alarm boxes yearly be continued; that all conflagration-breeding buildings be required to have automatic sprinkler equipments, with outside siamese hose connections and a controlling valve near main in street.

Loss per capita is declared to be high and the hose supply inadequate and much of it old. There are no company drills, and many stations are unfit to live in.

Oh, most righteous judge! A forest ranger arrested Youwert Ponne and brought him to Sonora, Cal., on a charge of carelessly setting a fire, when, after lighting his pipe, he threw the match into dry grass. The fire, which Ponne could not extinguish, spread over a wide area. Justice Hartwig ordered Ponne to pay a fine of \$50 and Sonora's treasury is that much richer.

San Francisco's Civic League of Improvement Clubs is trying to prevail upon the authorities an official fire prevention bureau. The late Fire Commissioner Fogarty was strongly in favor of such a bureau.

LOS ANGELES

Report of the Engineers Somewhat Critical

The National Board's engineers, in a recent report, say of Los Angeles fire hazards:

"In the congested value district a large proportion of the construction is non-fire-proof brick, seriously deficient structurally, many buildings are of multiple occupancy, most of the district is compactly built and numerous blocks have poor accessibility; streets are of fair to moderate width. The increasing proportion of fire-proof construction has reduced the hazard considerably for the southern portion and in numerous instances should form local fire stops. A fifth of the district is now in fireproof buildings; the amount of sprinkled equipment protection is relatively small and, though installed in numerous buildings of the more hazardous occupancy, influences conflagration conditions but slightly."

The fire department is well equipped to handle a single fire of ordinary size in this district, but individual or group fires out of speedy control would sweep wide areas in this district.

"The water supply is weak in some of the outlying districts. In the section on the hill near the business district the hazard is very high. The business district of harbor San Pedro is structurally weak and subject to large fires.

"The waterworks belong to the city. Water supply good. Fire department is full paid, with volunteers in outlying districts. Chief engineer is subject to renewal at any time. Companies too few in city proper, and annexed territory is poorly protected."

Advancing wages and higher cost of living is causing many firemen in various cities to look for better jobs when increase demands are not immediately met out of depleted treasuries. Many city employees have "gone to the front" or have obtained more profitable employment.

Lecture Night of the Fire Underwriters Association of the Pacific

The meeting of the associate members of the Fire Underwriters' Association of the Pacific on the evening of November 12 was one of the very best of the lecture courses.

John Miller, son of Manager Willis L. W. Miller of the Western Assurance and British America, gave a delightful talk. He was assisted by a very graphic description of trench life by Corporal Goad of the British service. Paymaster Charles Dutro completed the evening's talks with a very interesting description of the battle of Manila bay, in which he served under Admiral Dewey. Mr. Dutro was formerly cashier of the Connecticut and Westchester and resigned to go back into the service.

Esprit de Corps

The regular bi-weekly address was by George E. Townsend, assistant general agent of the Aetna Insurance Company. His subject was "Esprit de Corps." This was an interesting deviation from the usual technical topics. Mr. Townsend was practical and entertaining in the treatment of his topic, and held the interest of his hearers from beginning to ending. The theme was divided somewhat as follows: "Individual relationship," "office relationship," "the duty we owe our country and our institutions," "between department and agent."

Team work brings best results. It is the spirit of willingness, cheerfulness and a determination to do one's share, and a little bit more. When our boys in France come back we will know the "pikers" and the soldiers will take their places. Our great conflagration, and its special duties, tested our rank and file and proved their ability for needed self-denial and for all necessary extra effort.

Many of our fellows have gone to the front and many more will follow. Strangers may take their places. Let all be loyal to Uncle Sam and to our company.

An ounce of loyalty is worth a pound of cleverness. If you must growl and eternally find fault, resign your position and, on the outside, "cuss" to your heart's content. But as long as you are a part of the institution, do not condemn it, else the first "high" wind will blow you out and you will probably never know why.

Loyalty is made up of duty, sacrifice and discipline. Our duty is clear. Sacrifice is necessary, and discipline for ourselves and those who depend on us, to establish the "esprit de corps." Comradeship is good and necessary, too.

Our problem today is to secure the best result from every bit of energy that every true American can throw into his work. Get rid of him who does not. Throw him out. Take over his work. Show the "slacker" that he can't "get away with it." Remember to say "Good morning" as you come in. It helps. "Don't bite the hand that feeds you." Let us plan better ways of doing our work.

No one is not needed. Each man's ideas are valuable. We must prepare for the greater demands that are coming. Our companies are doing their share. They are distributing the load of losses by enemy fires and ordinary fires. Our offices will have to support each other and our companies will stand together. Our banks will depend on them, and our country will be made secure. Try to do your share and help the other fellow to do his, and that's what we mean by Esprit de Corps.

Albany, Ore.—City Engineer John R. Penland says: "I wish to emphasize the fact that the wiring which is being done now under the present system, and that which has been done for the last three or four years and even longer, is with the exception of a few isolated cases, in good condition, up to date, has passed or will pass the critical inspection of the National Electrical Underwriters, who are men qualified to pass on such work."

There is now a billion more gold in the United States than before the European war.

The California Is Doing Well

This has been a good year for the California Insurance Company, both at home and in the East. Business in the East, of a high grade, has increased notably.

The California owns its head office building in Sacramento and maintains a separate home office organization, in office and field. In no way has its separate identity been impaired.

Use and Occupancy Insurance

England is a long way ahead of this country in covering losses to business by fire. It is only recently that a demand for this form of protection has assumed strength in this country. Sometimes it is called business interruption insurance or loss of profit insurance. Losses under this contract may be very large, especially when munition profits are involved. There have been heavy losses this year, and it seems likely that some of the companies have lost a good deal of money by writing use and occupancy.

High pressure water pipes in Oakland are periled by electrolysis. Leakages near Lake Merritt pumping station have been traced to an electric current from the traction company's lines.

"Suppose a fire should break out on the top floor and you were up there," said the proprietor of the big store, "what steps would you take?"

"None," replied the applicant for a job. "I'd take the elevator."—Philadelphia Record.

Benzine.—The New York supreme court held last month, in *Ertischek v. New Hampshire*, that benzine kept without a permit from the insurer violates the policy.

Germany is out to conquer the world. Germany still has the chance to crush Russia, France, Italy and Great Britain. If she crushes them, she crushes us; for we are in the war until the finish.

LIFE

Life Insurance Presidents' Annual Convention

While the program for the eleventh annual convention of the Association of Life Insurance Presidents, to be held at the Hotel Astor, New York on December 6 and 7, is still in course of preparation, it is now possible to announce some of the speakers and their topics.

William A. Hutcheson, second vice-president and actuary of the Mutual Life Insurance Company, will present an address on "Life Insurance and the War."

"Governmental War Insurance and War Taxation" will be the title of an address by President George E. Ide of the Home Life Insurance Company. Mr. Ide is chairman of the committee of insurance men appointed last July by Secretary of the Treasury McAdoo in connection with the government's plan for insurance for soldiers and sailors.

Henry L. Rosenfeld, fourth vice-president of the Equitable Life Assurance Society, will speak on "Agency and Allied Problems After the War." Mr. Rosenfeld was in Europe at the outbreak of hostilities in 1914 and also spent considerable time there during the war. He, therefore, has had exceptional facilities for observing the effect of war on the life insurance business abroad.

"War and After-War Supervision of Insurance" will be the subject discussed by Hon. Emory H. English, insurance commissioner of Iowa and the new president of the National Convention of Insurance Commissioners. The adjourned meeting of the commissioners' convention will be held at the Astor immediately preceding the life presidents' sessions and all of the commissioners have been invited to attend the latter convention.

In connection with consideration of the subject of preservation of national manpower with reference to the mortality problems of life insurance companies there

will be two addresses. Dr. William H. Welch, professor of pathology, Johns Hopkins University, will speak on "Application of Lessons of Military Sanitation to Peace Terms." Dr. Welch, who has long been recognized as one of the foremost leaders in his profession, spent some time abroad studying the sanitary methods of the allies in and behind the trenches and since the United States began participation in the war has been a member of the general medical board of the Council of National Defense. He is closely associated with Dr. William C. Gorgas, surgeon-general of the United States army, in various matters concerning the health and welfare of our soldiers.

Dr. John H. Quayle of Cleveland, O., will speak on "Reclamation of Classes of Men Rejected for Military Service." Dr. Quayle is a noted diagnostician. He was the author of the bill introduced by Senator Pomerene of Ohio last summer to establish reclamation camps throughout the country to cure the defects of men rejected for military service under the draft. Dr. Quayle is known as a doctor's doctor—one to whom other physicians send their cases for expert advice. It was in this capacity that he last spring received many cases from fellow practitioners to pass on men who had been rejected for military or naval service. This led to his interest in the project for national reclamation camps.

Life Man Pockets Liberty Bond Sales Funds

The federal authorities are looking for Elmer Dwiggins, of 204 West Seventieth street, New York City. He is charged with pocketing the proceeds of the sales of Liberty bonds.

Dwiggins, with thousands of other life insurance agents, engaged in the sale of the bonds for the Liberty loan committee.

This time his method appears to have been new and different. He advertised through the mail for installment purchasers, and did a brisk business, selling perhaps a half million dollars of the bonds.

Dwiggins placed the installments to his own credit in his bank.

Until recently, Dwiggins was manager of an agency for the Bankers Life in New York. His brother, Jay, was in 1905 manager in San Francisco for the Phoenix Mutual Life.

Elmer, Jay, and Zimri, the uncle, conducted a chain of fifty banks in Indiana, Ohio, Michigan and Illinois, and a bucket-shop in New York. All of these failed.

Effects of Government Insurance of Soldiers

As war measures the American government has engaged in marine and in life insurance. It is assumed that such insurance will be discontinued at the end of the war. Private capital was unwilling if able to guarantee against the possible enormous war losses of ships and cargoes. The insurance of soldiers' lives as term risks, and the insurance of soldiers against permanent disability, did not appeal to company and society insurers as practicable even if acceptable to the government.

It was the duty of the government, representing all the people, to assume the hazards of war and indemnify soldiers and their families and ship-owners and ship-pers. All agree to this.

The war will end. If it ends, as we are confident, in the victory of democracy, civilization and humanity, business of all kinds will soon be conducted under normal conditions. The government will cease underwriting marine, death and disability hazards; and it is not likely that congress will even be so foolish as to establish government general life insurance, as may be feared, because of its war experience.

We believe that the effects of government insurance of soldiers, in runs up to \$10,000, as term risks of two years, will, in the future, be of great benefit to life insurance generally. Our armies will return from Europe and be disbanded, and their war insurance will cease. But war

and its perils will have taught them, as nothing else can, the consolation and great benefits of life insurance. Virtually all these returned soldiers will want to continue life insurance protection and create a fund repayable at some designated time. Nearly all these soldiers will be strong and healthy and insurable. They will constitute splendid prospects for life insurance solicitors.

Meantime, many men have been and will be rejected for physical defects. The greater number of these rejections are insurable, and are now excellent "prospects" for the life insurance solicitor.

Their physical deficiency, thus proved, will certainly suggest to them the probability of a shorter life expectancy than they have confidently believed, and therefore the greater need for the immediate protection of life insurance.

544 Service Stars

One of the largest, if not the largest, service flags in the United States has been flown to the breeze by the Prudential Insurance Company of America, between two of its home office buildings at Newark, N. J. It carries 544 stars, representing the number of home office and field agents of the company who have gone to war. The flag is 20 by 34 feet and there is space on it for 300 additional stars.

In addition to the service flag, each field office of the company will be supplied with individual service flags showing the number of men out from that particular office, and a printed honor roll carrying the names of every Prudential man in the service will also be furnished all Prudential offices.

The West Coast Life is the second largest company, and has more policyholders than any other, west of Chicago.

Draft-dodgers are being sentenced to fifteen years' hard labor. Why not in the trenches?

SELLING LIFE INSURANCE

Always look ahead.

—

Evening work helps.

—

Induce the prospect to talk. That is equal to a hand-shake.

—

A Sacrifice Hit

All fans know that a sacrifice hit means a hit that helps.

You can make a sacrifice hit for yourself and help yourself to score by helping your prospect to make up his mind.

Use your gray matter in some hard study of this very important problem.

Concentrate on the best possible method to help a man toward his decision.

Don't make it hard for him to sign. Make it easy for him. Consider the power of suggestion. Make your suggestions positive. Speak the right word in the right place.

When it comes to the point where you think your man is ready for decision, don't put it up to him so he must say "Yes" or "No." Ask him where he was born and then lead gradually up to the final point. With the job well done the prospect is in proper frame of mind to give it a good finish. Do not ask him to sign; just give him the chance, and then, if he signs, you have a run to your credit; and if he doesn't, don't tear up the application, but hand it to him with the remark, "Here, you tear up this application—it isn't my business, but yours; it isn't my wife and children that are affected, it is yours." And then, perhaps, he will think differently of it, and you will be able to score on a passed ball.—Grit.

—

Solicit the Farmer

The value of the products of the farm this year will reach approximately fourteen billion dollars, the value of cereals and potatoes alone nearly six billion.

With wheat ranging from \$2.00 to \$2.40 a bushel, and with corn at \$1.00 a bushel, the farmer has never been so prosperous. He can sell his crops at high prices without the cost of holding, and he is least touched by the high cost of living since he produces in a greater measure than others the food he consumes.

A Committee of the American Bankers Association has recently completed some new Credit Form blanks which contain the following questions:

No. 1—For Farmers—"Amount of life insurance carried and who is the beneficiary?"

The advertisement of life insurance by various banks pointing out the value of the insurance not only as a means of protection, but of credit in financing the purchase of additional land, has done much to bring the value of insurance before the farmers.

The prosperous farmers are buying three things, more land, automobiles, and life insurance.

We would suggest to our agents the advisability of cultivating this field. Not only is the farming population very numerous but the farmer is a good risk, and he holds on to his insurance once taken as tenaciously as he holds on to his land. — Travelers Record.

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The Approach

In approaching a prospect for life insurance I always credit him with understanding the underlying principles of life insurance. In other words I do not spend any time in explaining what is generally known by the average citizen. I launch vigorously into the outstanding features of the policy I am presenting and essay to show clearly why such a policy is the best protection and investment for the person I am canvassing. To all young men, from ages fifteen to forty, I invariably talk twenty payment life. To men and women above forty years I discuss straight life as the feasible plan for their protection.

The greatest mistake made by the average insurance solicitor is the fact that he tries to explain too much. He wants to elucidate upon all the paragraphs of the policy, thereby giving the average prospect too

much food for digestion. Consequently after such an interview the prospect almost always wants more time to deliberate upon the matter of taking out insurance.

I have also found that it has weight with the prospect to cite individual cases of applications I have written recently in the neighborhood where the prospect is acquainted. "If it is good enough for Paul, it is surely good insurance for me," they think.—R. A. Trueby, in Germania Service.

Go to It

The Lacedaemonians are among the most famous fighters in the world. They do not ask, "How many are the enemy?" but "Where are they?"

The fieldman who spends time questioning himself as to the chances of his not getting some certain prospect, instead of discovering the chances in favor of getting him—discovering them right at the prospect's elbow—is seeking to fail instead of win. The test of all things is in the try-out. You can't "try out" your strength on a prospect except by a face to face interview.

You've got to "beard the lion in his den." Pushing in on him and trying your utmost to win him will develop advantages in your favor that you could not possibly foresee while thinking the case over in your office or on a street car or at home.

The happiest and greatest kind of surprises have been experienced by fieldmen who have acted upon this idea.

"Where are the prospects? Let me get at 'em."—The Weekly Bulletin.

Making a Settlement

Life Insurance doesn't mean anything until the settlement stage is passed. Right here is where many agents, strong otherwise, show a sense of weakness.

There is a feeling with some field men that if they get an application signed, it is well enough for the time being. They leave the examination for subsequent effort, and a settlement of the case for still another encounter. As a rule, this means writing up the case three times, once for the application, once for the examination and again for the settlement.

While no fixed rule can be laid down that will apply to all cases, as a general rule, it is better to make a settlement when the application is written. It should be easier then, than at any other time. Many things may happen between the signing of an application and the delivery of the policy to materially "cool off" the applicant.

As a general rule, men admire good business methods. It is essentially business like to insist that, upon making an application, the insured not merely fix his name to the application, but make a payment as earnest of his good faith in carrying out the transaction. This method will command the respect of the applicant. Any weakness and truculency on the part of the agent will be noted, and advantage taken of it. When the field man tells the applicant that he needn't bother about the payment of the policy, and that any time will do, he has convinced the applicant that he is not doing the life insurance business in a business-like way. — West Coast-San Francisco Life.

Saturday is one of the best days in the week to get good interviews and to close prospects. Some of our most desirable business comes as a result of working that day. We are likely to get in the habit of not considering Saturday a working day, and that is a mistake—a big mistake—that ought to be corrected. Make the six days of every week full working days and we shall find that we close as much business on Saturday as any other day.—Bankers Life Bulletin.

The Southern Underwriter explains "why drinkers are not preferred risks." Thus we read that sleepiness slows the sense of sight, confuses prompt judgment, spoils accurate shooting, and slows all physical movements.

The December number of the Pacific Mutual News will be prepared by members of the Big Tree Club. The January issue will be a Jubilee number, celebrating the fiftieth birthday of the company.

Before suing, file proofs.

MISCELLANY

Portland fire bureau men demand a 20 percent increase in salaries and "one day off in three" instead of "in six."

Among the death claims recently paid by the Mutual Life Insurance Company of New York are these:

Gustave A. J. Heimann, Los Angeles, \$10,653; John Bergez, San Francisco, \$7,237; Clemens L. Eshmann, \$5,055; William W. W. Kerr, \$5,004; Bernard P. Lapachet, \$8,750; Albert J. McMorro, \$5,027; Sigmund J. Newman, \$10,037; Chas. W. Rosenbaum, \$20,012; Ignatz Steinhart, \$5,001; Frank H. Watkins, \$6,200; Chas. H. Wilson, \$5,000—all of San Francisco; Wm. A. Bissell, \$5,398; John W. Northrup, \$20,162; Walter P. Treat, \$5,041, both of Berkeley, Cal.; Luman S. Pease, Hillsborough, Cal., \$6,025; Frank G. Miller, Long Beach, Cal., \$12,454; John Ramsey, Long Beach, Cal., \$5,000; James Vance, Oakland, \$5,033; Albert Dent, Santa Barbara, \$8,500; Edward P. Hollister, Santa Barbara, \$5,027.

Simon J. Friedman, Hailey, Idaho, \$14,015; Fannie J. Accola, Bozeman, Mont., \$15,250; Frank E. Wright, Lewistown, Mont., \$17,200; Lincoln H. Mills, Saco, Mont., \$5,000; Geo. Hunter, Elko, Nev., \$25,133. Mr. Hunter had paid only \$1,000 premiums. Hanna P. McMillan, \$5,077; Wilber L. Childs, Seattle, \$10,058; Ernst Rost, Seattle, \$5,000; Harry W. Thurlow, Seattle, \$8,054; Frank W. Whitman, \$5,019; Henry B. Seudder, North Yakima, \$10,964; Harry M. Bennett, Riverton, Wyo., \$6,000; Harmon E. Hendrick, Honolulu, \$5,036; Filbert R. Gatt, Denver, \$15,122.

J. De Dios O. Ribalta, Paris, France, \$51,733; James Q. Gray, editor (!), Atlanta, Ga., \$50,447; James R. McKinney, Pittsburgh \$100,056; Joseph V. Kunze, Brooklyn, N. Y., \$50,471. Claims are also paid in England, Spain, Norway, Switzerland, Newfoundland and Canada, including Simon Leizer, Victoria, \$16,164.

La Jolla, Cal.—J. G. Doane insists that San Diego needs and can support a fire insurance company of its own. Doane's company would soon be done.

Hoquiam, Wash.—Upon completion of the survey of electrical equipment in Hoquiam buildings yesterday, the surveyors of the fire underwriters' board announced fire insurance rates on all structures where the regulations of the fire authorities have been ignored will be raised as policies expire. The underwriters take the stand that four years ago corrections in wiring certain buildings here were ordered, and, as they were ignored, it is time to force payment for the extra risk.

President Henry Evans issues a folder comparing the high cost of living and the low cost of insurance. This comparison will receive a wide circulation. Comparing with 1913 present prices, as—Beans, 6.30, now 14.00; brick 6.75, now 8.50; cotton sheeting, 28, now 55; flour, 4.80, now 10.75; wheat, .98, now 2.27; white pine lumber, 37.50, now 50.00; pig iron, 15.85, now 52.00; lead, .04½, now .09; hogs, 8.15, now 17.30; beef, 6.80, now 7.40; pork, 21.10, now 45.00. Hams have increased 50 percent, and bacon over 100 percent.

War mortality in France and Belgium, of the Allies, averages only 2 percent per annum of the men under arms. Pro-Germans in this country, some of them paid out of a German perpetually replenished fund, are circulating lies about the great mortality of the Allies. If what these spies say were true, there would now be no German army left; for the German casualties are much greater than those of the Allies.

If Germany wins we all must insure in German companies—which the Kaiser allowed to settle San Francisco losses at an average of 50 cents on the dollar or less.

There was one \$50,000,000 Liberty Loan subscription.

Royal Office Employees Called to the Colors

From the Pacific departments of the three companies in the Royal office the following young men have been called to the National Colors:

Royal and Queen —

Harrison Tucker,
Stanley Fixa,
Malcom Mac Kenzie,
H. Silvershield,
Frank Postlethwaite,
Francis Seitz.

Royal Indemnity —

F. R. Shoemaker,
John Rouillot,
George E. Chase.

Personal

President Levison of the Fireman's Fund has returned from a quick business trip East.

Herbert Brown has recovered from his recent automobile accident.

Manager Branch of the New York Underwriters is in the East.

Secretary Weinmann of the Fireman's Fund is again at his desk, very much improved in health and growing stronger every day. The best evidence for the future is this: he has become a golfer and swats the ball like a professional. Great bunches of chrisanthemums were among the cheerful greetings which welcomed the secretary's return home.

We congratulate William J. Dutton on his non-election to the San Francisco board of supervisors. The "machine" had it so arranged that the best men were doomed to defeat and chosen minority program men sure of an election.

C. T. Manwaring, formerly of San Francisco, now insurance manager for a leading Los Angeles firm, is visiting San Francisco.

The values of railroad securities are falling with such rapidity as to be of a source of great alarm to bankers in the East. Life insurance companies are deeply interested.

Bankers of Montana in Serious Trouble

The Bankers Ins. Co. of Helena, Mont., is a new casualty company, venturesome but not now inexperienced.

Last year, its first year, the Bankers wrote \$10,273 live stock and \$33,721 hail and tornado premiums. It lost money.

But the ambitious managers "threw for four sixes" at home and in the Dakotas and won—a "stiff." To all seeming the Bankers of Helena is now "a dead one."

The state insurance departments of Montana and the Dakotas are now examining the remains.

Livestock business is very uncertain. Hail and tornado business has great possibilities of bankruptcy—especially in North Dakota.

It is wired that the premiums this year have been \$285,000 and the losses \$1,425,000.

This is barb-wired stuff.

DIED.—Warren Campbell, an old time local agent in Los Angeles, and for many years a special agent for the Caledonian, but latterly retired, died recently. Mr. Campbell had been lame for six years. The afflicted leg was in a cast all that time.

BEREAVEMENT.—J. C. Stone of the Board of Fire Underwriters of the Pacific recently suffered the loss of his wife by death. Mr. Stone has been with the Board since the old P. I. U. days. With Mrs. Stone he visited nearly all Alaska in the first Klondike gold excitement days. They went to Skagway and thence to Dawson, and descended the Yukon to Nome. Mr. Stone made the first insurance survey of Alaska and rated its towns. The rates and surveys then made by him have been used until quite recently, when surveyors have been re-rating the Alaska mining and mercantile towns.

A good deal of goat meat has been eaten as "venison," in recent times, I am told. Or is it the other way?

Oakdale, Cal.—Our town is to be re-surveyed at once. A general reduction of 10 percent is expected.

From the Scottish Union Office to Uncle Sam's Service

General Agent Fores informs the Coast Review that William F. Weidner has left the Scottish Union service in response to the call to join the Hospital Corps of the U. S. Naval Reserve. It is not doubted that Mr. Weidner will "make good" in the service of Uncle Sam, as he has done in the Scottish Union Office, where he was held in high esteem.

Field Men's Notes

The California has contributed S. Milton Haley and Ralph H. McCurdy to the United States. T. C. Phillips Beck succeeds at Portland for Oregon, and Claude C. Coleman succeeds at Portland.

R. L. Ellis is not now with the Alverson office, he having joined the U. S. Sig. R. C.

D. A. Barry is not now with the Vulcan Fire, having joined the colors. The well known John A. Clayton has succeeded him, with headquarters in San Francisco.

The Fireman's Fund has added Fred H. Elster to its field staff at San Francisco. At Dallas, Tex., O. H. Remmert succeeds J. D. Wheeler.

J. S. Talcott is not now with the field staff of the Geo. O. Hoadley office.

At Portland, for Manager Niebling's office, H. E. Parkhurst has the title of general inspector.

Carl A. Henry's office is represented in his wide field as follows: San Francisco, J. N. Waters; Los Angeles, James F. Boylan; Portland, E. R. Thompson.

For the Northern, Frank J. Agnew has been appointed special agent, with headquarters in San Francisco. L. C. Holloway is not now with the company.

The Atlas has added George F. Alberti to its field staff, with headquarters in San Francisco.

E. W. Case is added to the Geo. H. Tyson field staff, with headquarters in Seattle. C. C. E. Ellis and R. Lockey, Jr., are not now among the Tyson field men. Wyatt M. Paine is now special agent for Mountain territory.

The A. E. Bailey office now has H. L. Simpson as assistant manager; L. F. V. D. Bangs as special at Spokane; Chas. A. Colvin, at Portland; F. V. Humphreys and C. L. Greenwalt, at San Francisco; and H. C. Swindell, at Los Angeles.

John B. Fritsch, now at Helena for the Christensen & Goodwin companies, comes to the San Francisco office soon, as assistant manager.

Secretary Maloney of the Pacific department of the Continental, Fidelity, Phenix and American Eagle, revises our field directory as follows: H. R. Wickler has been transferred from San Francisco to Billings. W. B. McCausland has been transferred from Billings to Fresno; F. W. Cardwell has been transferred from Los Angeles to Pocatello. W. A. Williams is not now with the department. Phil G. Hall has been added to the Los Angeles staff. The marine department has its general agent J. B. Levison. The manager of the automobile department is Fred A. Spear. The manager of the city department is Harry W. Nason.

Ashland, Wis., Nov. 6.—John Halgren, 35, fell into the bay from a dock last night. He could not swim, but his wooden leg kept him afloat until aid arrived.

San Francisco, Nov. 10.—Italian fishermen's lodging house, at bay foot of Taylor street, burned last night. Loss \$5,000; some insurance. Owner G. Sanguinetti.

San Francisco.—Grocery and dwelling, 3015 Geary street. Thomas (Mike) Trichilo, grocer, under arrest, charged with arson.

Red Bluff, Cal., Nov. 16.—The Deutscher Verein hall here has been closed by the district attorney, on the charge that the building is the headquarters of a disloyal element of the German population. There are now threats to burn this German Union hall.

The demand for coal may soon exceed the supply. The war has enormously increased the demand. The government demand has increased 400 percent.

Even the federal government has to urge its soldiers to take out life insurance.

CHANGES IN THE ROYAL OFFICE

Kellam and Burke Are Promoted

As of January 1st, 1918, Frederick B. Kellam, heretofore branch secretary, becomes assistant manager of the Pacific department of the Royal Insurance Company, Limited, of Liverpool; Queen Insurance Company of America, New York; and the Newark Fire Insurance of Newark.

Mr. Kellam has been connected with the Royal for thirty years as clerk, cashier, chief accountant, office superintendent and branch secretary. He has served, and is now serving, on important committees of the Board of Fire Underwriters of the Pacific; has been president of the Fire Underwriters' Association of the Pacific, and of the Pacific Coast Automobile Underwriters' Conference; and is at present delegate to the National Underwriters' Conference. He is recognized as possessing a high order of underwriting ability.

Mr. H. R. Burke will at the same time be appointed assistant manager. Mr. Burke has been in the fire insurance business since the age of seventeen. He came to the Pacific Coast in 1889, and was in the local agency business in Seattle until 1891, when he became Washington state agent of the Farmers and Merchants Insurance Company of Lincoln, Neb., and continued with that company two years. On December 1, 1893, he joined the service of the Royal as special agent, which position he has occupied until the present time, a period of twenty-four years.

Mr. Burke has been recognized as one of the most industrious and efficient special agents and adjusters on the Coast. He came to the Royal when the business was small, and has traveled in all parts of the field, but for the past few years has been located at Portland, Ore., with the Northwest field under his supervision. He has a wide acquaintance with men in and out of the insurance business and is popular with the companies' representatives. He has important property interests in the Northwest, but will dispose of his home in Laurelhurst,

Portland, and move to San Francisco at the first of the year.

Mr. Matt B. Evans, associated with Mr. Burke in western Washington, will take that field under his exclusive special agency supervision. The agencies in Oregon under Mr. Burke's jurisdiction will be transferred to Special Agent C. D. Gabrielson.

The management of the Newark Fire Insurance Company of Newark, N. J., incorporated in 1811, control of which was recently acquired by the Royal, will be transferred to the Royal's Pacific Coast department under Manager Watt on the 1st of January next. The company will be operated as an independent concern and with its new affiliations will doubtless make for itself a strong position on the Pacific Coast.

Germania Fire Changes Its Name

The Germania Fire of New York is a thoroughly American company, but the developing prejudice against Imperial Germany is, unfortunately, to some degree, made inclusive of corporations with German names. The conduct and sentiments of some Germans in this country have added to this prejudice and to a feeling of insecurity.

The Germania Fire's directors, recognizing these facts as unavoidably detrimental, have taken the necessary legal steps to change the name of the company to the National Liberty Insurance Company of America, which is certainly a good and distinguishing name.

The Germania has invested largely in Liberty Loan bonds.

The government's food experts say that if every person in America will save one ounce of sugar a day, the grand total will be ONE MILLION TONS A YEAR. If each home in the United States saves one ounce of meat a day, in one year we save 465,000,000 pounds. One slice of bread saved daily in each home saves 365,000,000 loaves annually. Our soldiers and those of our allies need the sugar, meat and flour thus saved. The savings will shorten the war.

Automobile Insurance a Sound Business Investment

Foolhardy For Any Man to Drive a Car Without Ample Protection Against Financial Loss Caused by Accidents

The frequency and the dangers of countless automobile accidents have lately been impressed upon us by the daily newspapers. No issue of the newspaper appears but what there are accounts of collisions of automobiles, of men, women and children run over and often killed, of wagons smashed and horses injured, and many other accidents.

Especially during this and last month has the number of automobile accidents so greatly increased as to make us think constantly of it.

The conditions that make for accidents are so many and so constantly present that many, if not most, are almost unavoidable, even for the most careful of automobile drivers and owners.

One never knows, in driving an automobile, what the next minute may bring in the way of an accident. Luckily a great number of these automobile accidents are slight and inconsequential, but think of the great number of serious mishaps.

And yet, strangely enough, by some inertia of the human mind, the automobile owner, otherwise a sane and economical business man, refuses to protect himself against the results of these many impending accidents. He does not seem to think of the costs of litigation, the compensations awarded to victims (which may often mean financial disaster to him), the worry and the trouble involved. That is, not until the accident happens, and then he says, "Why didn't I insure myself against all this trouble?" But then it is too late.

It is really so easy and so economical to insure one's self completely. The premium covers every possible contingency, and, if an accident should occur, the company takes care of all litigation and awards. It is really so plainly a matter of good, sound business judgment that automobile owners should fully protect themselves, because it far more than pays.

Consider this, Mr. Broker. Show the automobile owner the plain, fundamental business proposition of covering himself against these possible accidents at a cost so low as to make it really insignificant in comparison with the possible cost to him should he and his car meet with a mishap.

And at the same time the car owner should not fail to protect himself against loss should his auto be stolen.—Candor.

Gold medals bearing the Southern Pacific Safety emblem and suitably engraved, have been awarded by Vice-President and General Manager W. R. Scott, to the six employees of each division and general shop who during the year ended June 30, 1917, did the most in furtherance of Safety work.

Secretary Mohrhardt of the Board recently made visits to departments and cities in the Northwest. He says that Board conditions are very satisfactory, and that the general prosperity is wonderful. Apple pickers in Montana were paid as high as \$7 a day.

The Western States Life may be consolidated with the California State Life.

It seems likely that the crop loss claimants of the Bankers Ins. Co. of Helena, Mont., will be able to collect little or nothing.

Elmer Dwiggin, the absconding Liberty bond salesman, has been caught. So far as known, he is the only life insurance man unfaithful to his trust as a seller of the Loan. Today in New York city Dwiggin is being arraigned. As stated elsewhere, he is the brother of Jay Dwiggin, formerly of San Francisco.

It has been my pleasure but not profit to know several socialists. None is born of American-born parents. Each has a small head and large hands. All are great talkers and they talk mostly with their "far-flung" hands. None is a good listener. None is logical; for they all disagree with me.

Rates will be increased soon.

UNDER GOVERNMENT BAN

U. S. Branches of German Companies Ordered to Discontinue Business

The deferred but expected has happened. German insurance companies are forbidden to do business in this country. Secretary McAdoo has so decided.

All business in this country must at once be liquidated. The two German life insurers, "for the present," will be allowed to continue existing contracts.

This ruling also applies to Bulgarian and Austrian companies.

The safety of the United States requires this decision, says Secretary McAdoo.

The direct writers which must cease business are the Aachen & Munich, Frankfort-General, Hamburg-Bremen, Nord Deutsche, and Prussian National.

Favorable Coast Loss Experience

Coast fire losses have been somewhat less than for the same months last year. Premiums have been more. Several large offices admit a smaller loss ratio.

The Guardian Casualty is being liquidated. It is announced that outstanding claims and unearned premiums will be paid. The Guardian Fire is a separate corporation.

Aliens are not allowed to enter the District of Columbia, nor ascend by balloon or airplane, nor come near docks.

In ordering the I. W. W. defendants removed to Chicago, Commissioner Krull of the Federal court at San Francisco said:

"It appears from the evidence that these defendants and their organization teach and preach an indifference, a dissatisfaction and disbelief in society and organized government as it exists. And it would appear further that this provides a fertile soil for the activities of the powers with which we are at war, to paralyze industries that are vital to the life-blood of the Nation, and further results in the hindrance and obstruction of the laws lately enacted by Congress to give power to the government to maintain itself in a great crisis.

They Will Pay the Taxes

President Evans of the Continental, Fidelity Phenix and American announces to agents that:

In order to terminate the doubt upon the subject, the one percent tax on premiums levied by the War Revenue Act and effective from and after November 1st, 1917, will be paid by these companies and the necessary report to the collector of internal revenue will be made by them. Neither the policyholder nor the agent need concern himself with the collection or payment of the tax, nor with the making of returns or reports, concerning the tax, to the commissioner of internal revenue.

The most significant news from Germany is the reported persistent efforts of the German life insurance companies to pay death claims in the Imperial war bonds. Were the companies forced to buy these government bonds? Why are they trying to unload them on widowed and orphaned claimants? Are the German companies unable to pay cash, or do they now believe the Imperial government will never be able to pay the war bonds?

On September 25 the price of silver per fine ounce was at the rate of \$1.2056 in London. On Oct. 23 the price had fallen to \$0.9179. Seven days later it rose \$1.07.

New York City has entered the coal and grocery business, for the war period. Schenectady went into the ice and coal business several years ago, and lost money, when the socialists were raising "Cain."

One of the peculiar quirks into which the minds of some mill owners or large property managers sometimes fall is that which causes them to look upon the fire insurance inspector in any light save that of a friend. From any viewpoint whatever the inspector can do no harm, while his expert advice, if followed, may result both in a lowering of the insurance rate and the saving of a plant from damage or destruction by fire.—
Fire Facts.

COMMERCIAL UNION ASSURANCE CO.

Large Gains in Premiums and Assets

In twelve months this British company added over \$4,300,000 to its premium receipts in the second year of the war. The total income exceeded \$51,000,000, including the life department.

The fire premiums increased \$1,350,000, and for the first time reached a total of \$20,000,000. The losses were less than 52 percent, and the expenses were less than 36 percent.

The marine premium income gained \$933,785, owing principally to war risks. The total losses paid and outstanding were \$3,114,885, on an increase of about 50 percent. Losses were very heavy in the latter part of the year. Premiums (net) in this department were \$4,832,740. Expenses were only about 8.6 percent.

Fire and marine premiums were about \$25,000,000. Accident (personal, liability, etc.) department premiums were \$15,936,665, with 50 percent losses.

The grand total of assets, including those of the four taken over English life offices, now exceed \$150,000,000, an increase of \$10,000,000 in the year.

In the United States the Commercial Union has some \$11,000,000 assets, of which the surplus is about \$2,900,000. The annual premium income (fire and marine) exceeds \$8,000,000.

The Pacific department fire premiums (three companies) exceed \$900,000, with the favorable loss experience of 40 percent thereof. The manager is E. T. Niebling, and the assistant manager is R. C. Medcraft, both well known and experienced Coast fire underwriters.

Spokane, Oct. 20.—Four separate fires had been started in the home of Frank Priesta at Dishman when neighbors arrived, according to testimony given yesterday in the court of Justice S. C. Hyde where Priesta was bound over to superior court on a charge of second degree arson. State fire marshal officials had complained that the house had been burned to collect \$1,200 in

insurance and that Priesta's father had been collecting insurance on burned buildings. Priesta was released on \$1,000 bonds.

Bakersfield School Fire Protection Ideas

The following suggestions have been mailed to the principal of each school in Bakersfield, Cal., to prevent fires:

Organize a fire drill; install fire extinguishers that women teachers and pupils can use; never allow exits to be locked while school is in session; keep the school clean and remove rubbish daily; install a gong to be used only for fire drills; test this alarm every day; assign to each class the most convenient exit; do not let children stop for hats, wraps, books when there is a fire; install waste cans, safety cans, covered metal ash cans, fire proof lockers, wire guards on electric lights; store no rubbish in attics and cellars; install fire alarm gong near main entrance; see that flues and chimneys are clean before beginning to use for the winter; pay especial attention to guarding against fire in domestic science and manual training classes; inspect pupils' and teachers' desks to prevent waste accumulations.

Among the surgical war cases is that of wounded men, whose thoughts, including silent words, are as natural and complete as ever, who comprehend everything said or written but cannot speak a word. Yet, while dreaming vividly, many unable to speak voluntarily when awake, speak and shout.

Copenhagen, Nov. 2.—A company is being formed here for the construction of reinforced concrete ships. It is believed the industry will have a future in Scandinavia owing to the rapidity with which such tonnage can be produced. Norway already has launched its first concrete ship.

Winters, Cal., Nov. 3.—While the two little daughters of G. M. Chapman, farmer, were playing in the granary a fire broke out and completely destroyed the building and a large quantity of grain. There was some insurance. The children escaped.

TWENTY YEARS AGO

The Coast Review exposed the Journal of Investment of San Francisco. The publishers were Geo. W. Blum and Raymond Duncan.

Supt. Payne of New York refused to admit Prussian companies.

Several pages of the Coast Review were required to elucidate and summarize the absurd demands made by Commissioner Clunie of California.

Gns Gobblestein's letter, strictly private, written from Cartena, Loss Ankullus Komndy, Kal., appeared in the Coast Review.

California Commissioner Clunie placed some new interpretations on California laws. One was that every stock life company must have \$200,000 capital. He also discovered that all non-resident stock companies were doing business contrary to law because they did not keep a stock transfer record in San Francisco. This was doing business under more favorable conditions than California companies.

Fire

The compact at Denver was powerless to prevent many bad practices. Colorado loss and expense ratio was 111 percent but certain offices were crazy for new business and canceled prorata at request of the insured.

The Pacific Underwriters (Fireman's Fund and Home Mutual) was organized.

Benjamin J. Smith succeeded Robert Dickson as Coast representative of the Connecticut Fire.

Less than a column was required for the first six months San Francisco fire premiums. There were only 72 companies; the premiums were only \$813,453, as against \$1,170,916 in 1894, before the war. The leader was the London & Lancashire with \$65,509.

The companies then but not now doing business in California were: Aachen & Munich, Alliance of London, American of Philadelphia, Baloise, Greenwich, Globe, Helvetia Swiss, Imperial, Lion, Magdeburg, Manchester, Mutual Fire, Mutual Lloyds, North German, Royal Exchange, Teutonia, Thuringia, Traders, Fire Lloyds, Traders of

Chicago, Transatlantic, Union of Philadelphia, Williamsburg City (consolidated).

The Manchester bought the American of New York.

The first county mutual in California was organized—the Mutual Fire Association of Paso Robles. The organizers were small merchants.

The Coast Review printed a fine portrait of Harry C. Boyd, son of Hamilton Boyd, manager of the Oregon branch of the Home Mutual. Harry was assistant general agent of the Hamburg-Bremen Fire, a company then doing a large and profitable Coast business under General Agent Rudolph Herold, Jr.

A. C. Thornton was appointed special agent for the Fireman's Fund at Portland.

A. P. Sinclair died. In the civil war he was lieutenant in the company of which A. E. Magill was captain.

The Agricultural returned to California, with Edward Brown & Sons as general agents.

The Cunningham case was tried in Oregon.

Portland, Or., had a fire mutual—the Mutual Protective Ins. Assn. John Mock was president, and J. H. Bridgford was secretary. The Coast Review said it was organized to give jobs to the officers. Risks written were not surveyed nor rated. The owner of a risk merely named the stock company rate, and the Mutual Protective wrote it at one-fourth and collected a \$2 membership fee.

Life

Hiram K. Rogers, insured in the Manhattan Life, mysteriously disappeared aboard ship.

Some life companies paid 90 percent commission.

Twisting was general and demoralizing. The high commissions and consequent rebating and twisting resulted in much of the "new" business being only the re-writing by the companies of each other's business.

The Ministerial Life was organized in Los Angeles by David W. Edwards.

Life companies all declined to insure Klondike and Alaska miners.

E. W. Scott bought control of the Provident Savings.

CHIPS

—8,000 soldiers have just been moved from the Pacific to the Atlantic, 3,700 miles, in just six and one-half days. The men carried all their equipment with them and were provided with sleeping cars by the Pullman company. The trains operated in sixteen sections and consisted of twelve tourist cars and two baggage cars. There were five hundred men to a train. Average speed, 25 miles.

—Factories are springing up everywhere overnight, and unexampled prosperity is at hand. They are burning 25% more fuel than ever before.

—DRY WEATHER.—Los Angeles ladies have voted overwhelmingly to banish all licensed stimulant shops after April 18 next, the anniversary of the last large California earthquake. The saloons must then close their doors unless they turn them into restaurants, which will be allowed to serve mild 14 percent alcohol beverages. The city loses a large revenue, which can not be made up by fines collected from blind pigs and bootleggers. San Bernardino county now has no licensed saloons, except in Needles. This desert county is the largest in area in the world, it is believed.

—We cannot undertake to make changes in "ads" for the current month unless the changes are sent in on the 1st or 2nd.

—Bakersfield, Cal.—November 16 was set apart as fire prevention day. There was a fire drill in the schools, and a ten-minute talk to the pupils, about preventing fires.

—Marysville, Cal.—The planing mill people have filed a protest with the city council against the wooden floor of the C street garage. Whether it is a menace, as asserted, is being investigated by Fire Chief Wm. Meek.

—"To prevent the water in fire barrels from freezing"—send them to California.

—Fourth Annual Report Arizona, for year ending June 30. One mutual automobile and one casualty co. organized in the year. The Arizona Life, a failure, is being liquidated by the insurance department. The Arizona Fire leads in Arizona premiums.

—A contract of insurance was complete when application was accepted and policy issued and mailed, when contract did not require manual delivery. —House v. Davis. 197 S. W. 693. (Ark.)

—In Chicago and elsewhere in the East the sale of sugar at retail is limited to two pounds per buyer.

—From George A. Crux, the British Dominions Year Book, a bound volume, of special interest now because of war contents and maps. The murder of the nurse, Edith Cavell, and the ship master, Capt. Fryatt, for minor or alleged military offences, is recounted; likewise the sinking of the passenger ship Lusitania by a submarine and the murder of women and children. We read that in the British Isles the war tax is 12 cts a pound on coffee, chicory and cocoa; and nearly 2 cts a 100 matches. The national debt has more than trebled since the war began and is now 11 billion dollars.

—Oakland, Cal.—Agent John Beckwith's two sons are now in the navy. Friend John wears two service stars on his lapel.

—The "reinsurance" of The Surveyor of New York is a distinct loss to insurance journalism and to fire and casualty insurance. The Surveyor was, among insurance papers, the most nearly in touch with practical, placing and soliciting conditions. It was a credit to the business and to Publisher Hall.

—"Thank You," by Henry N. Hansen, Decatur, Ill. Price 25 cts. Contains 174 reasons why you should say "thank you."

—Portland Directory of Insurance Agents and Companies. This is issued by Harvey Wells, Oregon's clever insurance commissioner. Forty pages are required for the enumeration. We wonder that there are any vacant offices left in Portland.

—Sioux Falls, S. D., Nov. 2.—Twenty-seven German socialists were sentenced to the federal penitentiary at Leavenworth, Kan., today by Judge Youmans for conspiracy to obstruct the selective draft.

—Save your money for the third Liberty Loan.

ITEMS

College professors always remind me of the poet's "And still the wonder grew, how one small head could hold all he knew." One Professor Yale Fisher says:

"The evils of the period of rising prices (from 1896 to the present) are the 'profiteers' and the new labor problem created by the response of the wage earner to the high cost of living. The war has intensified these evils greatly, and will intensify them very much more.

"Unable to understand the situation (as we professors do), the masses are daily growing more suspicious, and are nursing a grudge against the world. Social justice demands that we put a stop to a monetary situation which is to blame for so many great evils."

This is as clear as mud. To less gifted men it may occur that rising wages, strike idleness and fewer hours of work are almost solely responsible for rising prices.

The Home Life of New York, which recently mutualized, is writing a largely increased amount of new business.

It has been decided that the Equitable Life can proceed with its mutualization plans.

I am told that a well known San Francisco grocer is so outspoken in his pro-Germanism that many of his customers are boycotting the store—which has already had two fires.

The first front American soldiers found the Germans to be cutthroats. Like the Canadians, the Americans may therefore resolve to take no prisoners.

"Don't amount to a hill of beans," is a saying that must be amended or discarded. Nowadays a hill of beans is worth money.

Old in Experience --- Young in Vitality
MODERN IN EVERY DEPARTMENT

The Pacific Mutual Life Insurance Co.
OF CALIFORNIA



FOUNDED 1868

Assets

\$38,727,196.62

Capital and Surplus

\$4,932,024.50

LIFE, ACCIDENT, HEALTH INSURANCE
ALL WAYS ALWAYS

See for an Agency Contract in California

Managers for Life Department

KILGARIF & BEAVER.

Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Pacific Mutual Bldg., Los Angeles

Managers for Accident Department

F. A. STEARNS.

Shreve Building, San Francisco

The PASCHALL-JONES CO.

Story Bldg., Los Angeles

Paid-for Life Insurance. \$171,913,618.00

SNEAK-BREEDING I. W. W.

El Monte, Cal., Oct. 30. — Destruction of eleven barns storing grain and hay in this vicinity within the past several days is laid today at the door of I. W. W. incendiarism by the authorities investigating the mysterious fire. Farmers are warned to keep a sharp lookout, and armed patrols are on watch in many instances.

Tacoma, Oct. 30. — Leading lumber men are of the opinion that the federal government must take over operation of all lumber mills in Oregon and Washington, because of plots to hamper the production of airplane fir and spruce required by the United States and allied armies. The pro-German plotters are believed to employ I. W. W. — Imperial Willie's Workers — who advocate and practice such things as placing emery dust in the machinery bearings, driving spikes in logs to be sawed and opening taps to let water out of locomotive and donkey engine boilers with the fires banked. "These things are almost of daily occurrence," said a prominent Washington lumberman today. "Cards have been passed about in logging camps and mills bearing such significant words as these: 'Against the law: Don't drive copper tacks into fruit trees, as it kills the trees; don't drive a spike in a log, as it isn't good for the log and is liable to make trouble for the saw that hits it; don't leave a dry log buried in combustible material near the railroad track, as a locomotive might come along and set fire to it and you would be a hundred miles away.'" Similar don'ts were posted by I. W. W. in California last year.

Port Costa, Cal., Nov. 7. — Today an attempt was made here to fire thousands of tons of wheat and flour stored in warehouses. A phosphorus "bomb" was found thrust between sacks of barley in a warehouse, near an open door. It was in a test tube, and was wrapped in paper. The tube was filled with carbon bisulphide and phosphorus, a highly inflammable compound which will soon burn spontaneously.

Seattle, Nov. 2. — The West Coast Lumbermen's Association today issued an appeal to operators of the Pacific northwest emphasizing the vital necessity of capacity productions of airplane material. I. W. W. sabotage and the labor shortage, it is stated, are the greatest obstacles in the way of meeting the government's requirements for spruce and fir for airplanes.

Colonel Roosevelt believes that if the I. W. W. did in Germany what it is doing in the United States there would be many graves filled in 48 hours.

Tulsa, Ok., Nov. 9. — Seventeen I. W. W. were today whipped and tarred and feathered, as a warning, "in the name of the outraged women and children of Belgium," by masked men. The lawlessness and outspoken treason of the I. W. W. create lawlessness. Worse things than whipping men stripped to the waist will yet happen.

The American authorities now have evidence that officials of the I. W. W. in California have received letters and money from German authorities.

At McKittrick, Cal., there have been fires on oil leases, which fires are believed to have been set by Imperial Willie's Workers.

Hume, Nov. 3. — Fire destroyed the large lumber mills and drying kiln at Hume, Cal., this afternoon, causing a loss of \$400,000. Flames were discovered in the big lumber mills, which closed a week ago after cutting twenty million board feet of lumber this season. A sprinkler system and sixty men, making repairs at the mills, were unable to check the progress of the fire. The mills and dry kiln (Hume-Bennett Lumber Co.) will be rebuilt immediately.

Lamoine, Cal., Nov. 21. — Fire starting in the roof of the lumber company's store destroyed it, and a box factory, 8,000,000 feet of lumber, shop, warehouse, cottages and a bridge.

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1917) . \$12,149,848

NET SURPLUS, " . 5,176,150

E. F. BEDDALL

President

N. S. BARTOW

Secretary

GEO. W. BURCHELL

Vice-President

Gross Assets ^{JAN. 1} 1917 \$122,761,094

Fire & Marine Assets 55,786,381

Net Surplus - - 20,169,199

Losses Paid - - 303,155,408

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager

LIVERPOOL, ENGLAND



DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
San Francisco, Montreal. Agencies in all principal Cities and Towns

ROLLA V. WATT, Pacific Coast Manager

JOHN T. FOGARTY, Assistant Manager

FREDERICK B. KELLAM, Branch Secretary

ROYAL INSURANCE BUILDING. SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, H. R. Burke, J. K. Urmston,
J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred,
J. H. Banks, F. J. Perry, R. S. Folger, Matt B. Evans,
P.S. W. Ramsden, C. A. Luhrs (automobile).

German Insurance Companies in This Country

There are many Germans in the insurance business in the United States and a great number of them are known to us as men of excellent character whose ideas are as far removed from those of kaiserism as our own. In fact, we have a great deal of respect for the majority of German-Americans and fully believe that they are in sympathy with our cause.

But, on the other hand, events have proved beyond any doubt that a certain section of the German residents in the United States have not been able to disassociate their sympathies from German interests in this war. And there is reasonable ground for suspicion that connected with German-owned companies are men who are not proof against the temptation to furnish the enemy with any information they might acquire in the course of their business. The proclamation of President Wilson in respect to German companies writing marine insurance is proof of this. Moreover, it has been clearly shown that fire insurance officials have access to important information in respect to plants manufacturing munitions and certain commodities necessary to the prosecution of the war. To permit even the outside possibility of such information getting into the hands of the enemy is, we believe, most impolitic. And while the officials of German companies are allowed to handle fire insurance business this possibility certainly exists.

For this reason we hope that American companies will find other organizations in which to place their re-insurance business than with those which have their origin in enemy countries. Germans, whose sympathies are with the United States in the war, will feel no slight if these precautions are taken. Those who resent insurance companies exercising every care to prevent the enemy from gaining useful knowledge which he can use against us, argue themselves unpatriotic and undeserving of consideration. —Insurance Advocate.

—Send us the news of your town.

New French Black List

L'Argus of Paris, 21 Octobre, 1917, publishes "La liste noire" (Black List), relative to the surveillance of the operations of reassurances or assurances direct in France and Algiers. The printed list would require more than eight of our pages. The countries named are Argentine, Denmark, Spain, Greece, Norway, Sweden, Holland and Switzerland. Directors and agents and companies are named. German companies named are the Magdeburg, Neue Funke, Gladbacher, Hansa, Rheinische, Welsfälicher Lloyd, Allgemeine, Victoria, Schleissische Fire, Hanseatische, Iduna, Rheinische - Westfälische Ruck, Rheinische Fire, Kronprinz, Kölnische Glass, Oldenbourg, Austrian-Phoenix, Allianz, Aachen & Munich, Fortuna, Neiderheinische Guter, Vesalia, Rhenania, Francona, Kölner Lloyd, Deutsche Ruck and Mit, Mannheim, Prussian National, Bremen, Continental, Oberrhine, Hamburg, Dusseldorf, German Lloyd, Badische, Nord Deutsche, German Marine, Nord - West Deutsche, Hamburg - Bremen Fire, Munich, Albingia, The Frankfort, La Fonciere of Buda Pest, Fatherland, Donau, Wilhelma, First Austrian, Atlas of Ludwigshafen, Wurtembergische - Transport, Kölnische Unfall, Internationale Unfall, Mercur.

Among other countries' companies on this Black List are the Bulgaria, National Swiss, La Nederlandische Assurantie, Salamander, Scandinavian-American Assurance, La Federale.

Dealings with these companies and their representatives are prohibited.

San Francisco, Nov. 22. — The Albers Bros. Mill. Co. plant, No. 5, 3-story concrete, Montgomery and Lombard sts., partly destroyed by fire, with \$50,000 loss. The company has recently completed a new milling plant in Alameda county. The Albers are said to be outspoken pro-Germans. This fire appears to have been due to friction in the elevators.

Mr. Producer, you can do just as well as the other man. One secret of his success is courage, another is keeping at it.

FIRE

The movement mentioned in these columns some weeks ago to eliminate German companies from some of the important bureaus is setting in strongly, but some of the American managers of the companies are making a wholly futile struggle to retain their memberships.—The Standard.

Oroville, Wash., Nov. 2.—Fire, which did \$10,000 damage, broke out yesterday in a frame livery stable owned by Mrs. Anna Johnston. Within an hour it was burned to the ground. Insurance totaled \$1,500.

Byron, Cal., Nov. 6.—Byron hotel burned today. Started in a locked room. No trace of the occupant has found. A. A. Winfree of Richmond is owner. Loss \$7,000.

Escalon, Cal., Nov. 10.—St. Johns hotel, 2-story frame, burned today. Bucket brigade worked well.

New York, Nov. 18.—The salt peter and nitre plant of Broaley - Knowles Co., in Brooklyn was burned today. The factory had large army contracts. The fire was set by incendiaries, who first cut away bars and wiring. German sympathizers are suspected.

The president of the Los Angeles Fire Underwriters is Will Stevens. We hope he will stuff it full of pep and loyalty.

Fire Retarding

New York City's board of standards has adopted amended rules for fire retarding construction as follows—

Floor Covering. Any one of the following forms of construction shall be accepted as fire retarding for the covering of the upper sides of wood floor beams in joisted floor

construction in non-fireproof buildings used as garages, motor vehicle repair shops or oil selling stations:

(a) Seven-eighths inch wood underflooring protected with a membrane of two-ply waterproofing covered with not less than two and one-half inches of 1:2½:5 concrete or better, reinforced with not less than one-fourth of 1 percent of steel mesh.

(b) Two and one-half inches of 1:2:4 concrete applied directly to the top of the joists, with or without temporary support, reinforced with not less than one-fourth of 1 percent steel rods, mesh or steel lath, and having the tops of the joists coated with approved waterproof paint or protected by tar paper on the top and on the sides, for a distance of three inches from the top.

Fire Protection

Oakland, Cal., will buy two more horseless triple combination fire engines, at a cost not to exceed \$10,000 each.

GENERAL

Henry Rosenbaum, the son of C. H. Rosenbaum, Des Moines general agent for the Bankers Life Company of Des Moines, is believed to be the youngest American fighting on the side of the Allies in the world war. The young man is only fourteen years old. He tried to enter the United States army, but the recruiting officers would not accept him on account of his youth. Undaunted by this rejection, he applied at the recruiting offices of the Canadian army and was promptly accepted. He slipped away without the knowledge of his parents and the next they knew of him he was located as a member of the Canadian over-seas force encamped at Hamilton, Ontario.

The startling order for 100,000 tons of sugar for immediate shipment to France made sugar jump.

THE WAR

Have you done your bit? Something? Displayed the flag? Bought a Liberty bond? Said, "We must and shall win this war?" Observed meatless day and wheatless day? Opposed strikes? Denounced traitors? Proclaimed your Americanism? Rebuked pro-Prussianism? Reported to a federal district attorney, or to the attorney-general at Washington, any newspaper or person uttering treasonable sentiments?

Exactly what are the real sentiments of the German people we have no means of knowing, for there is no free German press. The views of the press are merely those officially inspired or approved. If, however, the press really reflects the opinions of the people as to the conduct of the war and its objects, no punishment of the nation can be unjust nor too severe.

It is estimated that there are 2,000,000 Britishers and Colonials in the British lines in northern France. Of this grand total, transported across the channel without the loss of a man, 120,000 are from Ireland, 160,000 are from Scotland, 280,000 from Canada and Australia, and 1,400,000 from England and Wales. There are besides, about eighteen regiments from India and United South Africa. Percentages of fighting men to population are: England, 4; Scotland, 4 minus; Ireland, 3 plus; Canada and Australia, 2. In proportion to members at the front, the casualties of the Scottish are highest, and of the English the next highest, and of the Colonials the least.

A letter from French Switzerland says: "I am writing you the following. If the censor objects he will cut it out. It is reported that there are now 300,000 American soldiers near" The censor cut out the name of the French place.

If Germany will come out of the Kiel canal and out of the trenches and fight, the war will come to an end in thirty days. As it is, when will this war of exhaustion end? Your guess is as good as anybody's. I guess it will end in just one year or sooner if there is a new or no Kaiser.

If I am correctly informed the Dutch ships held in the Hudson river—or some of them—carried copper wire in oil casks and lead-tipped nails in kegs for the Germans.

The equipment of every American soldier contains 18 pounds of metal. The rifle contains 107 ounces of iron and steel, and the bayonet 15 ounces.

When in our Civil War the Confederates were unable to properly feed Federal prisoners, it was a fact accepted as proof that the Confederacy was nearing its end. Germany has reached that starvation period, in about the same time—three years.

The new book, "The American Revolution in Our School Text Books," is recommended to the American public by the New York Times "for perusal and thoughtful consideration."

ANN X. PERT.

California Compensation.

At the close of the year 1914 a refund of fifteen percent was paid to policyholders of that year, and this same average refund was allowed to 1915 and 1916 policyholders. In accordance with the provisions of the new reserve law, a large amount of reserve on 1914 premiums will be released to surplus on January 1, 1918, and will enable the Fund to pay a second refund on policies issued in that year. The statistical work necessary to apportion this second refund is now being done, and while the average percentage cannot be definitely determined as yet, it is the belief that it is safe to predict this refund will exceed fifteen percent and will probably amount to twenty percent or more.

A Los Angeles Suspect

Rev. Williams Green, the aged Venice minister who for years was a missionary to Mexico was on Nov. 6 admitted to probation by Superior Judge Houser of Los Angeles, following his conviction of setting fire to the vacant house owned by Mrs. Kenton Miller at No. 1302 Gramercy place. She is the wife of an attorney in a case against Green. The children of Green testified against his sanity. A jury declared him sane. He is suspected of burning the Riffles. It was partly destroyed by fire a year ago. Green has been banished to San Diego, on probation.

Secretary McAdoo speaks of German wolves masquerading in the hides of American pacifists.

FIRE ——— MARINE ——— AUTOMOBILE

FIRE AND AUTOMOBILE INSURANCE

Pacific States Fire Insurance Company

Of PORTLAND, Oregon

Independence Insurance Company

Of PHILADELPHIA, Penn.

MARINE INSURANCE

The Ocean Marine Insurance Company, Ltd.

Of LONDON, Eng.

The London Assurance Corporation, (Marine Dept.)

Of LONDON, Eng.

H. M. NEWHALL & CO., General Agents**THOMAS S. DEERING, Manager**

NEWHALL BLDG., N. E. Corner California and Battery Streets, : SAN FRANCISCO

Twelfth Edition —**PACIFIC FIRE MANUAL**— *Twelfth Edition*

WITH COLORED DIAGRAMS

WITH REVISED FIGURES

\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.00

For Sale by Coast Review

122 Halleck St., San Francisco

“The Largest Fire Insurance Company in America.”
Organized 1853



ELBRIDGE G. SNOW, President

STATEMENT, JANUARY, 1917

Cash Assets, January, 1917,	. . .	\$40,047,514.55
Reserve as a Conflagration Surplus	. . .	\$2,000,000.00*
Cash Capital	. . . . .	6,000,000.00*
All other Liabilities	. . . . .	19,395,766.42
Net Surplus	. . . . .	12,651,748.13*
Surplus as Regards Policyholders	. . . . .	20,651,748.13*

EXPLOSION INSURANCE
LIBERAL COVER REASONABLE RATES

Every Policy Issued Backed by the Largest Cash Assets of Any Fire Insurance Company in America.

STRENGTH REPUTATION SERVICE

LIFE

The National Life will now write \$20,000 on the life of a married man from 31 to 36 years old.

The Bankers Life has been writing over \$5,000,000 a month.

Up to January 1 policyholders of the late Pittsburg Life can send to the Metropolitan Life their reserve lien notes and transfer agreements.

The Prudential has placed Wm. D. Brown in charge of its Salt Lake agency.

The N. Y. Life's principal cause of death in the third quarter was heart disease, which was responsible for more

than one-seventh of the 2,395 deaths of policyholders.

The Bankers Life company of Des Moines is now located in its new home office headquarters in the Valley National Bank building at Fourth and Walnut streets, which is the newest and largest office building in the state of Iowa. The company occupies sixty thousand square feet, which is more than half of the total floor space of the entire building. The rapidly growing business was hampered in the old quarters.

If possible, interview a bigger prospect tomorrow.

American	of Newark, N. J.	Organized 1846	
Insurance Company		Assets,	\$11,285,223
		Surplus to Policyholders,	4,951,427
Caledonian	of Edinburgh,	Organized 1805	
Insurance Company		U. S. Assets,	\$2,352,282
		Surplus to Policyholders,	685,758
Rochester-Department	of New York,		
		Assets,	\$23,713,478
		Surplus to Policyholders,	12,759,423
Camden Fire	Organized 1841	Assets,	\$3,858,411
Insurance Association		Surplus to Policyholders,	1,692,342

GEO. O. HOADLEY, Manager

219 SANSOME STREET, - - - SAN FRANCISCO, CAL.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President JOHN M. TAYLOR, Hartford, Conn.

Insurance in force, 107,262 Policies for - \$253,439,405.12

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1916.	-	-	-	-	\$310,337,255.71
Total returned to Policyholders, as above noted, in same period	-	-	-	-	319,548,729.00
Excess of amount returned	-	-	-	-	9,211,473.29

Postpone New Enterprises

Of far-reaching effect to business men is the following recommendation recently made by the Council of National Defense:

"New enterprises which are not fundamental to the efficient operation of the country's necessary activities should not be undertaken. This will not result adversely upon business or conditions of employment because every man and every resource will be needed during the war. All effort should be centered to help win the war."

There is no uncertainty or ambiguity about this statement. Every man who wants to help win this war has now an acid test to apply to any new enterprise or undertaking.

Men who are considering new enterprises—public improvements, dwellings, factories, industrial work of every description, etc.—should be guided by this test. So should states and cities and districts.

There are many signs of the present or approaching bankruptcy of Germany. Her war bonds are I. O. U.s for goods and surplus funds delivered by all the corporations and rich men. The insurance companies are said to be the principal lenders or contributors. Defeated, and without expected and promised indemnities, these I. O. U.s can never be paid; and Germany must resume business without capital and with all the world hostile.

Fire**Automobile****Marine****COMMERCIAL UNION****ASSURANCE COMPANY, Ltd.**

OF LONDON, ENGLAND

Subscribed Capital	\$ 14,750,000
Paid-Up Capital	1,475,000
Total Cash Assets, Gold	67,581,595
Total Liabilities, including re-insurance reserve	56,390,685
Cash Surplus to Policyholders	11,190,910
Total Amount of Claims Paid	198,018,581

Assets in United States Held by Trustees, \$10,885,362

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St.**San Francisco****E. T. NIEBLING, Manager****R. C. MEDCRAFT, Assistant Manager**

PACIFIC COAST DEPARTMENT

223-231 SANSOME STREET, : SAN FRANCISCO

Insurance Company of North America

Assets, : : : \$23,389,465 34 ^{OF PHILADELPHIA}

Alliance Insurance Company ^{OF PHILADELPHIA}

Assets, : : : \$3,060,371 74

Yorkshire Insurance Company, Ltd., ^{OF ENGLAND}

U. S. Assets, : : : \$1,108,158 60

Northern Insurance Company ^{OF NEW YORK}

Assets, : : : \$1,691,384 09

FIRE INSURANCE

AUTOMOBILE INSURANCE

MOTOR BOAT INSURANCE

PARCEL POST and TOURIST BAGGAGE INSURANCE

JAMES C. JOHNSTON, *Manager*

MCKEE SHERRARD, ASSIST. MANAGER

MCCLURE KELLY, ASSIST. MANAGER

CALIFORNIA

Visalia, Cal., claims 7,500 population.

German-Americans bought liberally of the Liberty Loan bonds.

Calistoga now has a spouting geyser which shoots 100 feet high every two hours.

Los Angeles.—Broadway to Hill, between 3rd and 4th streets, in the old deserted drygoods district, has been turned into a "grand central market." It is predicted that the entire district will become a produce center.

A man from San Francisco came here with a bank draft for \$3,500. He began to receive telephone inquiries and offers. He seemed a very popular young man indeed. Bell hops pointed him out to inquirers. Men approached

him with business and realty offers. One man had a rare investment "on our water-front." It was funny that every offer was for about \$3,500, one or two for less. A light dawned on the pestered young man. He hurried to the bank and accused the officials of "leaking" about his \$3,500 draft. Of course they denied.

Thirty-four different races of mankind in the United States bought the new Liberty Loan bonds.

Surely some German put this teaching in the high school books of Newark, N. J.: "Germany is great because of the Bismarek blood and iron formula."

It is said that the new cotton seed flour is oil rich.

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT | WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

BENJ. J. SMITH,
MANAGER

FRED'K S. DICK, Assistant Manager

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.
of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts
Incorporated 1849

Total Assets \$ 11,961,976 31
Total Liabilities 9,447,523 51
Net Surplus 2,514,452 80
SURPLUS TO POLICYHOLDERS, \$5,014,452.80

150 Sansome Street,

GEORGE W. DORNIN, Manager

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING
FRANK H. YOUNG

NEWARK

Fire Ins. Co.
of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey
Incorporated 1811

Total Assets \$ 2,270,251 00
Total Liabilities 1,363,463 00
Net Surplus 406,788 00
SURPLUS TO POLICYHOLDERS, \$906,788.00

: San Francisco

JOHN C. DORNIN, Asst. Manager

J. E. CRANDALL C. H. ANDERSON
H. K. NOURSE

Campbell, Cal., Oct. 28. — Tonight at 8 fire broke out fiercely and destroyed five buildings, forming the greater part of a block in the center of town. The fire started in Smith's garage, caught the Levenworth grocery,

burned two vacant store buildings, J. S. Fay's shoe store and a dwelling belonging to Dr. M. J. Gates. The garage man had no insurance. Four automobiles and one motor cycle were burned. Loss \$20,000.



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . \$25,000,000.00

Assets in United States, \$3,270,655 00

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

Gasoline

The Campbell, Cal., fire was caused by gasoline explosion. The uninsured owner of the garage says he was working with a gasoline torch at one of the four automobiles in the place. The torch had too much pressure on and exploded, covering the wall with flames. He caught hold of his fire extinguisher, but the whole place was full of smoke, and the extinguisher made no impression. He called out for help and an attempt was made to haul one of the automobiles out, but

he fell half dazed with the heat and smoke and only just crawled out in time to save his life.

Tulare, Cal., Nov. 6.—Fire from the explosion of an oil stove in a barber shop at Pixley, ten miles south of here, destroyed that building, a pool hall, a garage and a general store, and then swept through the remaining block of small buildings of the Pixley business district. The loss is estimated at \$18,000.

ARE YOU PLEASED?

IF NOT, SEE

US

**POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
OCCIDENTAL LIFE INSURANCE CO.
OF CALIFORNIA**

"THE DURABLE"

THIRD FLOOR GROSSE BLDG.,

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$29,800,000

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—H. B. Hagen, 520 Realty Bldg., Spokane, Wash.—V. H. Quitzow, 339-41 Sansome St, San Francisco—A. C. Anderson, 239 Van Nuys Bldg., Los Angeles, Cal.

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets \$1,936,279.77

Liabilities in United States 1,112,315.18

Surplus \$823,964.59

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

GENERAL

It requires nearly two pounds of alcohol to make one pound of smokeless powder. Last year 27,000,000 bushels of grain in this country were used to produce 84,000,000 gallons of alcohol

for munitions. Half was sent to France and England. Beverage spirits required a little more than 12,000,000 bushels of grain, mostly corn.

All American mints are now running night and day, coining silver.

California Names

Some people who have been interested enough in the subject to give it their valuable time and thought think they have discovered that Los Angeles has gradually moved away from the name it bore in the old coast vernacular, in proportion as it has gained in beauty, population and wealth. They say that when it was a rather insignificant place everybody in the community was perfectly willing to call it, and to hear it called, Los Angeles—plain Loss Angel-es, with a soft “g.” As it advanced in importance, they say, nothing would do but it must be called Los, with a long “o,” Angelees, and they add that, almost simultaneously with its claim to being as big as San Francisco, if not bigger, and as beautiful, if not more beautiful, it cut all bridges behind it and became Loes Angles, with a hard “g.”

However this may be, there are many other examples of remarkable changes in California nomenclature. One or two instances will suffice. There was, for example, “Cortina,” in Colusa county. It is now popularly transformed into “Curtain.” Captain Fages passed through the region of the Golden State in which Martinez is situated, back in 1772, and found a little stream to which he gave the name of “Arroyo del Hambre,” “Hunger Creek.” “Del Hambre,” in the course of time, became “Al Hambre,” and now, if you want to find it on the map or in the gazetteer, you must look for “Alhambra.” — Christian Science Monitor.

The “man with the smile” gets there first.

Always A Place For Dependable Agents

THOSE who can not only write applications but deliver policies, and are energetic in their methods. Good positions are ready for such men.

UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

ARTHUR L. BATES, *President*

Address ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.

GEO. ELLIOTT HUNT, *Manager*
Shreve Bldg., San Francisco

T. H. McAllis, *Manager*, Board of Trade Bldg.
Portland, Ore.

P. B. Duren, *Manager*, Boston Block, Seattle,
Wash.

J. E. Evans, *Manager*, Vancouver, B. C.

GERMANIA

FIRE INSURANCE COMPANY,

NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1917.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,553,704 22
Liabilities - - - - -	4,222,485 60
Net Surplus, - - -	3,331,218 62
Surplus for Policyholders	4,331,218 62

HEAD OFFICE

Cor. William and Cedar Sts.

American CentralINSURANCE COMPANY
of St. Louis

Established 1853

Assets. \$4,142,834 Surplus to Policyholders, \$2,032,736 Losses Paid. \$32,271,012

St. PaulF. & M. INSURANCE COMPANY
of St. Paul, Minn.

Established 1865

Assets. \$12,288,618 Surplus to Policyholders, \$4,895,060 Losses Paid. \$61,660,970

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

MercantileF. & M. UNDERWRITERS
of St. Louis**Minnesota**UNDERWRITERS
of St. Paul

Assets \$4,142,834

Assets \$12,288,618

Surplus to Policyholders 2,032,736

Surplus to Policyholders 4,895,060

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers*Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.*

1817 ————— OUR CENTENNIAL ————— 1917

FIRE ASSOCIATION

Of PHILADELPHIA

Cash Assets, - \$10,046,848.04 Surplus to Policyholders, - \$3,268,204.43

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$33,436,313.38 Surplus to Policyholders, - \$14,298,582.86

F. M. AVERY, Manager***Pacific Coast Department: 242-244 Sansome St., San Francisco***Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.**Gouging**

Truly the retailers in this patient country are gouging everybody. For example, a man's collar was recently sold at a profit at 12½ cents. Wages increased to meet munition factory competition, and 15 cents became the price. There was another increase of 1 cent in the cost. The retailers then jumped the price to 20 cents. Grocers and provision dealers have jumped prices likewise.

Dry

San Jose, Cal., will be "dry" on January 1 next, as far as licensed saloons are concerned. Some 78 stimulant shops will go out of business before that time in this little Santa Clara Valley city.

Subscriptions to the new Liberty Loan were: San Francisco, \$69,403,-150; Los Angeles, \$33,597,600; California, \$180,888,250; Washington, \$41,399,850; Oregon, \$25,455,900.

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS.** Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE---West Coast - San Francisco Life Building, San Francisco, Northwest corner
Pine and Leidesdorff Streets

ORGANIZED 1797

The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

Assets, Over \$16,500,000.00

Losses Paid, Over \$100,000,000.00

Pacific Department :

J. L. FULLER, Manager

FRANK L. HUNTER, Asst. Manager

234-236 Sansome Street
SAN FRANCISCO

LIFE

Among the Metropolitan Life "paid" leaders in the First Fifty are: Mr. Russell of Imperial Valley, Cal.; Mr. Murphy of Medicine Hat, Can.; Mr. Stripp of Medford, Or.; Mr. Martin of Vallejo, Cal.; Mr. Simpson of Boise, Id. and Mr. Puxley of Butte, Mont. In the September list, attached and unattached, are: Louis Glasser, San Francisco; T. A. Iasigi, Imperial Valley, Cal.; M. R. Corta, Oakland, Cal.; J. B. Thompson, North Yakima, Wash. Among the leaders for this year's production are: Levy Goldberg,

San Francisco; G. G. Beynon and T. A. Iasigi, Imperial Valley, Cal.

Among leading Coast producers are: Fred C. Moser and E. L. Webster, Seattle; James A. Rogers, Boyd Von Senden, Arizona; Matsuzo Watanabe, Los Angeles; Gen Nagai, Toshio Kimura, Raymond Roach, Sol John Vogel, H. H. Bru, P. T. Bell, San Francisco; Yasujiro Suzuki, Geo. Tahei Matsumaga, Sukeshiro Ono, Los Angeles; Masao Taketa, Sacramento; all for the New York Life, which is sure some Japanese writer.

Send us life news.

Home Life Insurance Co.

(Now Purely Mutual)

256 BROADWAY, NEW YORK

GEORGE E. IDE, President

THE fifty - seventh annual report shows insurance in force of \$133,493,000, an increase during the year of \$7,832,827. The Company paid the policyholders in 1916 \$3,536,233, of which \$628,406 was in dividends or premium refund. Its insurance reserve fund was increased by \$1,300,000, and the Assets are now
\$ 32,821,462.

For Agency in Northern California, apply to
JAS. A. LAWRENCE,
Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company
Of Pittsburg, Pa.

Cash Capital \$1,000,000.00
Surplus to Policyholders . . 1,756,262.00
Assets 4,439,430.00

DIXWELL DAVENPORT, Manager
METROPOLITAN DEPARTMENT

San Francisco National Bank Bldg., 454 California Street, San Francisco

FIELD REPRESENTATIVES :

- E. W. HALL, Northern California,
500 Syndicate Bldg., Oakland, Cal.
- Wm. M. STODGHILL, Southern California,
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.
- WM. P. CASSELL, Oregon, British Columbia and
Western Washington, 923 Leary Bldg., Seattle



Print Goods by Parcel Post

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Phoenix Printing Company
122 Halleck San Francisco

ESTABLISHED 1894

What to do When Bombs Are Raining

Some useful hints have been issued in leaflet form by a British insurer, for precautions against air raids: "Do not wait till you see the aircraft nearly overhead or hear the explosion of a bomb near you. You cannot tell how near the next bomb may fall, especially at night, and apart from the danger from bombs, fragments of shells may fall a long way from the guns. If you are in the open, go into the nearest available building. If bombs are being dropped and there is no building near, it is better to lie down on the ground in the best ditch or hole you can find near at hand, or behind a strong wall or tree, than to remain standing in the open. If you are in a building do not look out of the windows, but keep in a part of a room or passage where you will be out of the line of fragments of metal or debris which may enter by a window or door if a bomb should explode outside. Do not crowd in a basement with only a single means of exit. The fumes from all bombs are injurious if breathed in any quantity, and it is advisable to have a second means of exit in case fumes should enter, or a gas pipe be broken, or rapid escape be necessary for any other reason."

WANTED

By insurance man, with many years Fire experience, Head Office work. Also good knowledge in Compensation and Accident lines. First - Class Credentials. Capable. Total abstainer. Age 35. At present engaged with large firm in Hawaiian Territory. Would like to make connection California, Washington or British Columbia.

Apply Box 20, Coast Review, San Francisco.

NORTHERN LIFE

INSURANCE CO.

Northern Life Building
SEATTLE, U. S. A.

HOME OFFICES
Fourth Ave. and Seneca St.

Reserves and Surplus to Policyholders
\$1,300,000.00



A GOOD POLICY

Protection to you while
living, and to yours
afterwards

LIFE
HEALTH
ACCIDENT

ONE POLICY
ONE PREMIUM

"3-in-1"

Good Agency Contracts
to Reliable "Live" In-
surance Men. - Write today



Insurance in Force, \$415,000,000.00

BANKERS LIFE COMPANY, DES MOINES, IOWA.



Prudential Group Policies Sell

Because of absolute protection, low premiums, annual dividends, grace period, disability provisions, termination refunds, incontestability clause, special certificates for employees, privilege of naming beneficiary, good commissions, and the Company's great experience in dealing with millions of workers in forty years.

Send for Particulars of Policy.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

Incorporated Under the Laws of the State of New Jersey

FORREST F. DRYDEN, President

HOME OFFICE, NEWARK, N. J.

Berlin, which, because men are all at "the front" fighting for Belgium and northern France and a slice of Prussia, employs women as street-car conductors, has passed a rule forbidding the wearing of high heels. Sev-

eral of the conductorins have stumbled and been killed or seriously hurt because of the fashionable French heel.

WANTED. — Position as **Special Agent**. 8 years experience. California preferred. Answer Coast Review, Box 33.

AUTOMOBILE FIRE SPRINKLER LEAKAGE INSURANCE

PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY

Organized 1824

THE NORTH RIVER INSURANCE COMPANY

Organized 1822

NEW JERSEY FIRE INSURANCE COMPANY

Organized 1910

WM. W. ALVERSON, Manager

374 PINE STREET, SAN FRANCISCO, CAL.

THE NEW BRUNSWICK FIRE INSURANCE COMPANY

Organized 1826

MERCHANTS FIRE ASSURANCE CORPORATION

Organized 1910

RICHMOND INSURANCE COMPANY

Organized 1907

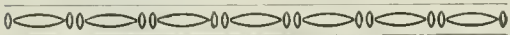
H. T. UNGEWITTER, Asst. Mgr.

L. V. BENTLEY, SUPERINTENDENT

Special Agents — Portland: A. M. Lovelace, W. E. Helfrich; San Francisco: T. B. Clarke;
Los Angeles: T. J. Keleher, L. V. McLaughlin; Salt Lake City: W. T. Booth

TERRITORY: — Alaska -- Arizona -- Washington -- Oregon -- California -- Nevada -- Utah -- Idaho
Montana -- Hawaiian Islands

Insurance Placed Anywhere in the United States and Dominion of Canada



VULCAN FIRE

Insurance Company

OF OAKLAND, CAL.

Capital,	\$500,000 00
Net Surplus,	428,526 90
Surplus to Policyholders,	928,526 90
Cash, Bonds and Secured	
Loans,	1,048,906 67
Other Assets,	57,727 19
Total Assets,	1,106,633 86
J. F. CARLSTON, PRESIDENT	

Underwriting Department

249 Pine St., : San Francisco

ARNOLD HODGKINSON, SECRETARY

H. B. KEITH, MANAGER



COAST REVIEW SERVICE

We tender to our Readers, everywhere,
the Special and Particular Service of this
47-year-old Publication.

MARINE

Juneau, Alas., Nov. 1.—The str, Al-Ki is ashore at Pt. Augusta, end of Chichagoff island. There was a heavy snow storm at the time the ship struck.

Seattle, November 9.—An explosion of gasoline on the fishing tender Mary Maloney in the harbor today set fire to the boat and blew Captain A. C. Edwards into the water, where he clung to a pile twenty minutes before being rescued. The boat was burned to the water's edge. The loss is estimated at \$2,000.

American s. s. D. N. Luckenbach was sunk by a German submarine on Oct. 27. The Lewis Luckenbach was torpedoed and sunk earlier in the month. The J. L. Luckenbach escaped, with a destroyer's aid, after four hours' fighting with a submarine.

Seattle, Nov. 16.—Steam trawler Manhattan of Vancouver, B. C., was wrecked in a gale east of Spencer, Alaska.

Two hundred or more delegates at- Mutuals' recent convention in Kansas
tended the National Association of City.

The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

SEMI-ANNUAL STATEMENT, JUNE 30, 1917

Assets	\$14,005,236 30
Liabilities	10,395,192 68
Capital	1,000,000 00
Surplus over all liabilities	2,610,043 62
Losses Paid to June 30, 1917	58,554,792 60

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: (California CHAS. J. BOSWORTH, General Agent, Merchants Exchange, San Francisco, Washington and Oregon—SEELEY & CO., 111 S. 10th St., Tacoma; Coleman Bldg., Seattle; Board of Trade Bldg., Portland.

THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS—C. W. Rohrer, LOS ANGELES; Rod E. Smith, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

PACIFIC BRANCH—Southeast corner Sansome and Pine Sts., SAN FRANCISCO

BOOKS FOR SALE BY THE COAST REVIEW

COAST REVIEW'S PACIFIC FIRE CHART for 1917. Price 25 cents

Wm. Sexton's Incomparable "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid; \$2.00 morocco. Flexible binding and size for the pocket

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts., 3 copies 25 cts.

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1. cloth bound

The Pacific Year Book is no longer published

AUTOMOBILE

Lewiston, Idaho, Oct. 19.—George W. Tannahill, aged 45, well-known lawyer of north Idaho, was instantly killed today by being pinned under his automobile when it left the grade and turned turtle on the Packers gulch grade about 16 miles southeast of Lewiston. Mr. Tannahill was en route to the Webb ridge country and was accompanied by his half brother, R. L. Pennell, postmaster of Lewiston, and P. R. Daily, an insurance man of Spokane.

Following is the San Francisco police record of cars stolen between October 17 and October 29 on which no report of recovery has been made:

Ford touring car, license No. 193214, engine No. 1596707, owned by L. Gandy, stolen October 17.

Cadillac limousine, license No. 73847, engine No. K907, owned by J. J. Mack, stolen October 20.

Ford roadster, license No. 3525, engine No. 682101, owned by Lan & Michaels, stolen October 22.

Ford touring car, license No. 71827, engine No. 1637415, owned by A. G. Whiber, stolen October 24.

Buick touring car, license No. 161788, engine No. 265072, owned by Ed Sugarman, stolen October 26.

Buick roadster, license No. 61781, engine No. 208877, owned by H. Keenan, stolen October 27.

Chandler roadster, license No. 221318, engine No. 42223, owned by B. Unger, stolen October 29.

Clarkston, Wash., Nov. 2.—The home of A. C. Harrison, with contents, was destroyed by fire today, with no insurance on the contents. E. E. Bellomy, owner of the house, carried insurance.

Scottish Union and National

*Insurance Company
Of Great Britain.*

Organized 1824.

**FIRE - LIGHTNING - TORNADO
AUTOMOBILE - SPRINKLER LEAKAGE**

**North American Branch:
Hartford, Conn.**

**JAMES H. BREWSTER
MANAGER.**

FIELD REPRESENTATIVES:

FRED W. GASTON, Tacoma, Wash.,
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,
706 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,
Montana and Idaho

H. W. FORES, San Francisco, Cal.,
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:
201 Sansome Street**

Agents Wanted

**Special or Local Agents or
Clerks or News Men**

**Can Make a Tidy Bit by
Soliciting Subscriptions**

**FOR EDITION A (Magazine)
and or EDITION B (Summary)
of The 47-YEAR-OLD COAST
REVIEW.**

***This is Cash Work and
a Bonus***

**Write Publisher Coast Review,
122 Halleck St., San Francisco, for
Full Particulars.**

WRITE NOW! RIGHT NOW!

Hunted Auto-Gasoline with a Torch

Kernon, Cal., Oct.—A lighted lantern and some unconfined gasoline caused a fire which resulted in C. J. Brunskill becoming badly burned about the face and hands, and a total loss of his garage and new automobile. Brunskill had gone to the garage to get a small amount of gasoline for use in the house. He took a lantern with

him into the garage and as he was drawing the gasoline from a tank, the gas fumes came in contact with the lantern light. An explosion followed, and Brunskill, the car and building were at once enveloped in flames. Brunskill tried to save the car. He was severely burned. The car and garage are a total loss. No insurance was carried on the machine

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.
OF TORONTO (INCORPORATED 1851)

UNITED STATES ASSETS	\$3,327,177.74
LIABILITIES IN UNITED STATES	1,850,645.84
<i>Surplus</i>	<i>\$1,478,531.90</i>

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Capital Subscribed	\$1,250,000 00
Capital Paid Up	250,000 00
Cash Assets	3,555,720 34
Net Surplus	2,437,479 71

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CALIFORNIA FIRES

San Francisco, Oct. 28.—Fire of undetermined origin which started in a shoe store conducted by G. Melvia at 1150 Fillmore street at 4 o'clock this morning gutted four places of business before it could be gotten under control. All stocks were destroyed.

Santa Rosa, Cal., November 1.—A large apple dryer belonging to Mrs. Laura E. Barlow, rancher west of here, was destroyed by fire last night together with ten tons of green apples awaiting drying and three tons of dried fruit, a lot of drying trays and other apparatus. The loss is estimated at \$3,000, partly covered by insurance.

Willows, California, October 27.—According to reports received here, the forest fire on Felkner Ridge, in the Coast Range west of this city, is sweeping over large areas and is still beyond control. To date, 10,000 acres have been burned over, a half of which were timber. Fires started in several places at once, and were evidently of incendiary origin.

Maxwell, Cal., October 27th.—A fire of unknown origin, on the ranch of Mrs. Maggie McDermott, destroyed 125 tons of hay, one barn and considerable alfalfa seed. The loss was partly covered by insurance.

Fire, thought to be of incendiary origin, destroyed the store of Hotchkiss & Company at Lake City, Modoc county, Cal., causing \$10,000 damages.

The Modoc supervisors have offered \$2,000 reward for the conviction of the arsonist.

San Francisco, Oct. 28.—Thomas Trichilo, owner of a grocery store at 3015 Geary street, was arrested yesterday and charged with arson following the discovery of fire in the premises late Thursday night. Fire Marshal Towe said the fire was of incendiary origin and that some of the stock had been sprayed with kerosene.

Santa Cruz, Cal., November 2.—A fire in one of the lumber-drying kilns of the San Vicente Lumber Company here today resulted in the loss of 700,000 feet of lumber and buildings valued at \$25,000. The fire began at 11 o'clock and burned for four hours before under control. A strong northwesterly wind fanned the fire.

Merced, Cal., October 26 —Hotel Del Portal, the \$100,000 guest resort at El Portal, the gateway to the Yosemite Valley, at the National Park terminal of the Yosemite Valley Railroad, was totally destroyed by fire this afternoon.

Sissons, Cal., October 26.—This old town, which has had many fires, was again a sufferer this evening. The blaze in El Monte hotel swept away a block of frames.

El Monte, Cal., Oct. 30.—Destruction of eleven barns, storing hay and beans, in the vicinity within the past several days is attributed to I. W. W. incendiarism by the authorities.

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SURPLUS to Policyholders . . \$7,237,594 00 UNDIVIDED Profits . . . \$2,453,009 00

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INSURANCE

NOVEMBER

A Useful Publication

In its 47th year

Railroads and Ton Miles

The average layman probably wonders why the railroads which are now receiving the biggest gross revenues in their history should be in a position where they must either raise their rates or suffer financial collapse. The service that a railroad renders is expressed in "ton-miles." A ton mile is the equivalent of hauling a ton of freight one mile. What a railroad is able to earn by hauling a ton of freight one mile corresponds to what a workman can earn for his hour of labor.

In 1913, the railroads received on an average of 7.29 mills for this unit of service. In 1916 rates have declined to a point where a ton-mile brought only 7.06. In money this decline amounted to over eighty million dollars in 1916. So that money received for the ton-mile was less.

In 1913, 341 ton-miles would buy a day's labor. In 1916 it took 393 ton-miles. Now it probably takes over 400.

In 1915, 5,800,000 ton-miles would buy a Mallet locomotive. Today, the locomotive costs almost 10,500,000 ton-miles. To earn the added cost of \$74, -100 a railroad would have to haul a ton of freight 187 times around the world.

So, 172,153 ton-miles would buy a box car in 1915, but the small car costs 284,000 ton-miles now.

The shipper's dollar now buys 111.6 ton-miles, the largest in history.

The railroad's dollar buys the least in history.

Tips Are Wages

Of course they are! Wages are paid to waiters and railway porters and other servants on the basis of tips to be received in addition in the ordinary course of employment.

English and American courts (and our industrial accident commissions) have so held, in estimating the sums due as result of accident incurred in the course of employment.

The money lender who thirty years ago lent \$30,000 at 6 percent is lending it today at the same rate of interest. With his \$1,800 income he could buy \$1,800 of food and clothing. Today the same interest income buys only \$1,200 worth. Shorter hours of work and increased wages and taxes, and war conditions too, have made the 50 percent advance and will still make more. Excepting, chiefly, city real estate, this lending man's \$30,000 has depreciated to \$20,000. The \$5,000 life insurance paid for or almost paid for is now worth in purchasing power only \$3,333.

Buy Liberty Bonds and help to save this nation from damnation and domination by the Potsdam nation.

The second Liberty Loan (3 billion) was oversubscribed 54 percent.

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TWO HUNDRED AND EIGHTH YEAR

**SUN INSURANCE OFFICE
OF LONDON**
FOUNDED IN 1710

CASH ASSETS	\$20,288,161 00
SURPLUS	13,681,378 00
TOTAL RESOURCES	29,888,165 00

United States Branch, 54 Pine Street, New York

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INSURANCE COMPANY**

Of DETROIT, MICHIGAN

ESTABLISHED 1881

D. M. FERRY, Jr., President E. J. BOOTH, Vice President
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CASH ASSETS	\$1,665,929 25
CAPITAL PAID UP	400,000 00
LOSSES PAID SINCE ORGANIZATION	8,409,911 65

**PATRIOTIC ASSURANCE CO. Ltd
OF DUBLIN, IRELAND**

FOUNDED 1824

United States Branch, 54 Pine Street, New York

CASH ASSETS	\$1,210,152 47
CAPITAL PAID UP	500,000 00

Sun Underwriters Agency

CASH ASSETS	\$20,288,161 00
SURPLUS	13,681,378 00
TOTAL RESOURCES	29,888,165 00

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54th YEAR

1917

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HEAD OFFICE, COMPANY'S BUILDING, SAN FRANCISCO

Capital	\$ 1,500,000.00
Assets	13,500,000.00
Surplus	3,700,000.00

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VOL. 91
NO. 12

DECEMBER

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THE

Coast Review

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Established 1836 **Entered U. S. 1848**

The statement of the condition of the United States Branch on the 1st of January, 1917, in accordance with the laws of the State of New York, is as follows:

Assets	\$15,827,439.35
Liabilities	10,366,693.76
Surplus	\$ 5,460,745.59

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of . . . \$1,744,116
And INCREASE OF ASSETS in the same time of . . . 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$152,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

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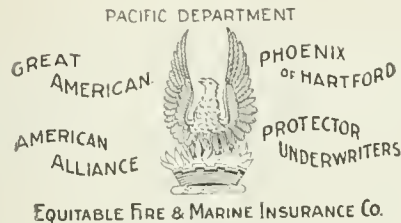
TOTAL ASSETS OVER \$43,806,000.00

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\$6,000,000.00



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BUSINESS

The hardware business has been hit rather hard by war demands for metal of all kinds. Prices have steadily advanced, and great difficulty is had to fill all orders. Business in this line is dull, owing partly to high prices and partly to the decline in building operations.

It is not now likely that the government will fix prices for wool and for cotton. It is not necessary, and opposition would be fierce.

Old junk business is phenomenally good. The demand for old metal in particular has sent junkmen everywhere "scouring" for scrap-iron and waste of many sorts. Where formerly these junkmen went about in old

rattletrap wagons for "rags, iron, old stoves," they now ride about in \$2,000 trucks and are welcome visitors in the whole land.

American imports in October, \$542,000,000, a large gain. In ten months the gain was over \$700,000,000

California Bank Clearings in November

	1917	1916
San Francisco . . .	\$473,683,033	\$360,537,957
Los Angeles . . .	125,185,000	118,218,000
Oakland	23,519,630	20,091,708
Sacramento . . .	18,095,293	13,008,672
San Diego	10,240,865	9,233,759
Fresno	15,586,608	11,120,913
Stockton	10,059,489	8,522,565
San Jose	8,552,041	5,639,977
Pasadena	4,427,101	4,510,315
Bakersfield . . .	3,394,109	2,717,711
Santa Rosa	1,449,011	1,117,191
Long Beach . . .	3,297,323	2,713,556

INCORPORATED 1861

The California Insurance Co.

Cash Capital, \$400,000 00

Net Surplus, 324,870 00

Total Assets, 1,286,477 00

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W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

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THE COAST REVIEW

122 Halleck Street

San Francisco

PUBLISHER'S PALAVER

If you did not read the "Strange Disappearance Case" in the October Coast Review, you missed something worth while. The story furnishes ample justification for delay and thorough investigation by life insurers before paying death claims based on disappearances.

I am always glad to hear from any reader, and prefer to be abused rather than be ignored.

This Review was the only printee which published the insurance regulation part of the new "Trading with the Enemy Act." It hinted the coming prohibition of the U. S. branches of German companies.

This Review was the first insurance journal to print an account of the failure of the Guardian Casualty & Guaranty Co., and the fight to oust the expensive president of the Western States Life; and first to announce the death of John T. Fogarty, and the dissolution of the partnership of Wayman & Henry; first to announce the change of names of the German American, the German Alliance and the Germania Fire.

This Review printed the best accounts of the Connecticut Mutual Life's great agency meeting. We regard the lists of subjects discussed as of very good suggestive value.

As far as possible I try to represent the best interests of the business of sound underwriting.

COAST REVIEW SERVICE DEPARTMENT

FOR MANAGERS, BROKERS AND AGENTS

FOR READERS OF ANY KIND

FOR INSURANCE MEN AND BUSINESS MEN

FOR EMPLOYERS AND EMPLOYEES

The COAST REVIEW inaugurates a new department of personal help, as the San Francisco representative of any of its readers or friends of its readers.

The COAST REVIEW will undertake to act as the personal representative of any of its readers, in an ordinary or extraordinary transaction — to buy or sell, to make reservations, to personally communicate with business or insurance men in San Francisco, to recommend insurers and agents and brokers, to recommend policies and companies.

The COAST REVIEW will act for you, no matter where you are. Do you want a **rumor** investigated, ask us. Do you want to know the **record** or **reputation** of any company, ask us. Do you want an **insurance agency**, ask us. Do you want to communicate with a reliable **broker**, ask us.

The COAST REVIEW will place you in correspondence with reliable people. Do you want to sell or buy stock or land? Let us hear from you. Do you want any insurance book or publication, let us hear from you. Do you want to know how the ——— settled San Francisco Conflagration losses, ask us. Do you want to know if the ——— is making or losing money, ask us. Do you want to know if the **new store** has a bad fire record, ask us.

Agents and Correspondents Wanted.

The Metropolitan Life Insurance Company

Pacific Coast Head Office

Metropolitan Life Building

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SAN FRANCISCO

Finger Prints

Sir William Herschel was the pioneer in the use of finger prints for identification purposes. This was in 1858, in India. He required a native road contractor to put his inky fingers on his bond. The Chinese had previously used finger prints on notes, half on the note and half on the counter-foil. The papillary ridges on toes and fingers never change while life continues. New skin, after injury, reproduces them exactly. An Englishman devised formulae whereby instantly it can be learned if a new impression is identical with any one of thousands in a cabinet.

This Review was the first to print the account of the Bankers of Montana blow-up.

Be Patriotic !**SHOW YOUR AMERICANISM****By Patronizing American Institutions !**

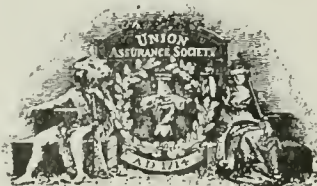
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managed or have a cleaner reputation for fair
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OF LONDON**Founded in 1806****PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco****HARRY H. SMITH, Manager****E. M. BRODENSTEIN, Branch Secy.****GEO. W. BECK, General Agent, DENVER, Colorado**

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THE COAST REVIEW

INSURANCE

DECEMBER

A Useful Publication

In its 47th year

COAST REVIEW

INSURANCE AND INVESTMENTS

ESTABLISHED IN 1871

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mail matter

Office: No. 122 Halleck St., San Francisco

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SOLICITING AGENTS AND CORRESPONDENTS WANTED. Also insurance new

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Nominations

The Fire Underwriters Association of the Pacific nominating committee, Messrs. Williams, Thornton, Brown and Watt, have nominated for the ensuing year:

Edwin Parrish for president and G. A. R. Heuer for vice president.

Calvert Meade, for secretary-treasurer; J. P. Moore, assist. secretary and librarian. Executive committee, J. L. Fuller, R. C. Medcraft, R. W. Osborn.

Unreliable as Usual

Ever since it started Pepper's Report has been discovering and passing along "severe blows" to the Lumbermen's Indemnity Exchange of Seattle. But unfortunately the "blows" are from leather lungs only. The stories, when investigated by us, turn out to be but fancies, as vapors from a stew.

The latest is the groundless statement that "it is said" (such is the source of Pep-

per's "news") that the Lumbermen's Indemnity Exchange "carried the risk" on four burned lumber plants: the Stanley Smith Lumber of Ruthton, \$15,000 loss; Brown Lumber of Cottage Grove, \$30,000 loss; the Chambers Lumber of Cottage Grove, \$40,000 reported total; the Booth Kelly Lumber, \$88,500 loss.

The fact is, however, that the Lumbermen's Indemnity Exchange was interested in the latter (Booth Kelly) loss only, and for no large amount.

Misrepresentations, such as those by this fellow, which we have exposed, do harm to the Board and to stock companies supposed to approve and circulate them. They rally property-owners to the support of mutuals and interinsurers and persuade them to credit the return charges about "the insurance trust" and its "dishonesty."

The offices in San Francisco have been morgues as regards new and renewed business in German insurance companies. On the other hand, the American and British companies were doing more business than ever. Property-owners, agents and brokers, and people generally, were afraid of the German companies, for the time being, and were patriotically unwilling to insure with any enemy country company; besides, it was feared that if the German companies were forced to discontinue business, they would be "poor losers" when it is time to pay losses.

We shall see.

Brokers.—The Insurance Brokers Exchange of San Francisco has elected S. G. Buckbee president and J. G. Martin and R. D. Foster first and second vice president for the ensuing year.

Sacramento.—The local board has elected W. B. Floyd president and C. Katzenstein secretary.

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Cash Capital
\$5,000,000.00

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\$8,146,446.99

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Assets, January 1, 1917. **\$29,878,349 00**
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DECEMBER, 1917

The Coast Review

INSURANCE

Subscription, \$3 a Year

In the 47th Year

Foreign, \$3.50

Volume 91

San Francisco, California, U. S. A.

Number twelve

Entered at San Francisco Postoffice as second-class mail matter

THE MONTH

Congress declared war against Austria-Hungary on December 7.

Insurance rates of the Bureau of War Risk Insurance of the Treasury Department on all American steamers and cargoes traversing the war zone were reduced, November 23, from 5 percent to 4 percent. This is the second reduction, the first being on October 6, from 6½ percent to 5. Diver losses have decreased correspondingly (40 percent) since the American navy, the American destroyers, and other war ships went on duty in co-operation with those of our Allies.

By order of the government all German companies' United States branches, except two reinsuring life companies, have ceased to write American risks or do any business. This is a war measure, as information gathered as insurers and reinsurers could be, and it is believed has been, communicated to the German government, to the detriment of this country in war.

Two San Francisco managers announce their retirement as of December 31. They are Manager Charles Christensen and Manager Robert Fabj, both of whom have been long identified with fire insurance in the Coast field. In both instances, as usual, the Coast Review was out with the news first.

The Association of Life Insurance Presidents held its eleventh annual meeting in New York City. It is said to have been the most successful meeting yet held by the association. Extracts from some of the excellent addresses are printed in this book.

A San Francisco indemnity company paid in one installment of the required capital, but in December it was certain it could not raise the remainder. The jitney drivers are in mourning.

A San Francisco indemnity company discontinued business.

The internecine fight in the Western States Life continues unabated.

INSURANCE IN THE HIGHEST COURTS

RECENT RULINGS

MARINE INSURER IN COURT

NEW YORK

Columbia Trust Co. v. Norske Lloyd Ins. Co., 166 N. Y. Supp. 915

Cancellation—"Sale or Transfer To Other Ownership"

Under a policy providing that, on a "sale or transfer to other ownership," the policy should thereupon become canceled from the date of the sale or transfer, an agreement for the sale of an insured vessel to one who was put in immediate possession, providing that the title should not pass until full payment of the purchase price, was not a sale or transfer operating to cancel the policy.

In an action on a policy the insured was not estopped from claiming that there had been no sale or transfer of the vessel, within a policy provision for a cancellation on that ground, and that it was the owner at the time of its loss, by reason of the fact that it had brought an action to recover the balance due on the purchase price, or was defending an action brought by the purchaser to recover back the purchase money, as it was merely seeking to maintain and protect its rights under the contract of sale.

"Valued Policy"

A "valued policy" is one in which the valuation of a vessel is agreed upon by the parties thereto, which valuation, in the absence of fraud or special defenses, is binding upon the parties

as to the amount recoverable under the policy in case of loss.

A valued policy of marine insurance, is not to be treated as a contract of indemnity, but as a contract to pay liquidated damages in case of loss, under which the insured will not be allowed to recover more than the amount of the policy, and the insurer will not be allowed to defend on the ground that the property insured was worth less than the value agreed upon.

Amount of Recovery

Under a valued policy of marine insurance, even if treated as a contract of indemnity, it would be contrary to the fundamental principle of indemnity to hold that because insured, for the purpose of a first group of insurance, had valued a vessel at a certain amount, he could not receive from any source more than that amount in case of loss, where his actual loss was greater.

The defendant having refused to pay the amount of its policy, this action was commenced, and defendant has set up three defenses: First. That its policy was canceled by reason of the sale or transfer above mentioned. Second. That Fuss has commenced an action against the plaintiff's assignor to recover back the purchase money paid on the above mentioned contract to sell, which action the plaintiff's assignor is defending; also that the plaintiff's assignor has commenced an action against Fuss to recover the balance due on the contract to sell, which action Fuss is defending. Third. That the plaintiff's assignor, having received \$80,000 on the purchase price of the

vessel and \$33,500 under the first group of insurance, has already received more than the agreed valuation of the vessel, viz., \$90,000, and therefore has no further claim under the insurance policies in the first group. This defense also sets out the facts in regard to the two groups of insurance effected on the vessel as above stated.

The first defense cannot be sustained. There has been no "sale or transfer to other ownership." The words in that clause "to other ownership" apply equally to "sale" and to "transfer," so that it should read "sale to other ownership or transfer to other ownership." While the vessel was delivered to Fuss, there was no "sale or transfer to other ownership." The contract between the plaintiff's assignor and Fuss was only an agreement to sell and expressly retained the ownership in the plaintiff's assignor, and the contract itself was called a "contract of promise of purchase sale." The title was not to pass, and no evidences of title delivered, until the whole purchase price was paid. This had not occurred when the vessel was lost; there still being \$100,000 due. While Fuss had an equitable interest in the vessel, and while he could transfer that interest, he had no legal "ownership."

While there is force in the defendant's argument that the personal equation enters very decidedly into any insurance contract, and that a change of possession to a party unknown to it might injure its interests, the fact still remains that it could easily have protected itself by inserting in the policy a clause prohibiting any change of interest or change of possession without its consent. This it has not done, and, having prepared its own contract of insurance, that contract will be construed strictly against it, and a construction which works a forfeiture will not be given to it, unless no other is permissible by the language used.

The parties agree that the policy of insurance sued on is a valued policy; that is, that the valuation of the vessel was fixed and agreed upon by the parties thereto, and

that that valuation is, in the absence of fraud and other special defenses, binding and conclusive upon the parties as to the amount to be recovered under this policy in case of loss. The defendant's theory, as I understand it, is that, as policies of insurance are contracts of indemnity, an insured cannot in any event recover more than the amount of his actual loss from the insurers, and that, as the plaintiff's assignor has already received from Fuss by virtue of an agreement to sell the vessel \$80,000 in cash and has collected \$38,500 of insurance from other insurers, thereby having received in all \$118,500, it has received more than the agreed valuation of the vessel, \$90,000, and therefore cannot recover anything further from the insurers. It seems to me that the defendant's argument is unsound for several reasons. In the first place, the weight of authority seems to support the proposition that a valued policy of marine insurance is not to be treated in this respect as a contract of indemnity, but rather in the nature of a contract to pay liquidated damages in case of loss, as to which the insured will not be allowed to recover on the policy more than the amount thereof, and the insurer will not be allowed to defend on the ground that the property insured was worth less than the valuation agreed upon.

Nor does the fact that two different valuations were stated in the two groups of insurance taken out on this vessel at two different times afford any defense to this action. The first group of policies valued the vessel at \$90,000; the second group of policies valued the vessel at \$150,000. There is high authority for the proposition that under such circumstances the insured may not only recover in case of loss the insurance up to the amount of valuation in the earlier group of policies from the insurers in that group, but may also recover from the second group of insurers the insurance up to the amount of the difference between the valuation of the property fixed in the first and in the second group of policies. *Bousfield v. Barnes*, 4 Camp. 228; *Philips, Ins.* § 1191.—N. Y. Supplement, Oct. 29, 1917.

FIRE INSURERS IN COURT

CALIFORNIA

Taylor v. Northwestern Nat. Ins. Co.
167 Pac. Rep. 899

"Additions Adjoining and Communicating."

An insurance policy, under the caption "Country Store Building and Contents Policy Form," provided for insurance on a one-story frame building and its additions adjoining and communicating, occupied as a grocery store, and on the stock of groceries and other merchandise contained in the described building and its additions, and granted permission for mechanics and artisans to make alterations or repairs and to build additions. Insured erected, within a few feet of the one-story building described, a shed in which to store groceries, not connected with the store building otherwise than by a removable board, on which goods were passed from the one building to the other.

Held, that this shed was covered by the term "additions adjoining and communicating," though not structurally connected with the store building, as the insurance was intended to cover the store as a store, and the property insured was to be treated as a store, and not as a separate and distinct building or a stock of goods contained in that identical structure.

Rehearing denied.—176 P. R. 899

Breach of Warranty and Policy

In view of Cal. Civ. Code, § 2565, providing that materiality is to be determined, not by the event, but solely by the probable and reasonable

influence of the facts upon the party to whom the communication is due, in forming his estimate of the disadvantages of the proposed contract or in making his inquiries, the mere fact that the jury found the automobile to be worth what it was stated to be worth in the application did not disprove the defense of breach of warranty; plaintiff having stated that he paid \$1,000 more for the car than he did pay.

Retention of Commission

Retention of a commission on a policy by an independent insurance broker does not constitute him the agent of the insurer.

Misrepresentations—Effect on Renewal Policy

That the misrepresentations complained of were made in the application for the original policy and that the policy sued upon was a renewal policy is immaterial.

Rehearing denied.

Solomon v. Federal, 167 Pac. Reporter 858.

"Supplies"—Benzine

Under policy of insurance covering laces, trimmings, and embroideries, including samples and supplies, the word "supplies" cannot be held to cover benzine kept in violation of all policy, though it was necessarily kept to dye laces.

Ertischek v. New Hampshire Fire, 167 N. Y. S. 58.

Locomotive Fire

Where railroad, whose locomotive set the fire, agreed with insurers of buildings to reimburse them to extent of 50 percent of loss, not including

expenses or discounts, an item consisting of assessment due insurer from building owner, which was deducted on payment of loss, was not an expense or discount, but a valid debt, and payable by the railroad.

Boston & M. R. R. v. Union Mut. Fire, 101 A. 1012.

Seller Can't Enjoin

Seller who retained title until payment of full consideration is not, where no agreement to insure for his benefit was shown, entitled, the property having been destroyed by fire, to enjoin payment of insurance money to one in whose name purchaser insured property.

Phifer & Gossett v. Belue, 93 S. E. 388.

Policy Delivery

Delay in actual delivery of policy, with result that second premium was tendered within one year and the 30 days grace allowed after delivery, but more than that time after policy date, held not to render insurer liable.

Wilkinson v. Commonwealth Co., 197 S. W. 557.

Waive of 60 Day Clause

Complaint in an action upon a fire insurance policy, to which a demurrer was interposed, held sufficient to justify a finding of a waiver by the insurer's agents of the provision that within 60 days after the fire the insured should render a signed and sworn statement to the insurer and the demurrer was properly overruled.

Policy was N. Y. standard form. Plaintiff insured unable to read or write English. Adjuster told him that the inventory was all the information

needed. Agent told him everything was all right. For which reason he had not prepared a more formal proof of loss. After the 60 days expired he received from the adjuster a delayed letter referring him to the terms of the policy for the proper presentation of the claim. Court in affirming the judgment quoted *Ramat v. California*, 164 P. 219.

Baskovich v. Union Assur., 168 P. 166 (Wash.)

Where Premiums Were Just Outside City Limits

Where there was no claim of mistake or fraud, or appeal to equity to reform a contract, no recovery can be had on fire policy for destruction of the insured premises, where the premises concededly were without the town in which the policy described them as being situated.

Rosalind Realty Co. v. Western Ins. Co. of Pittsburgh, 167 N. Y. S. 190.

Household Furniture

Household furniture value in what is known as a "secondhand furniture store" market would be slight, though for material and continued use by the owner it was much more substantial. It did not belong to that class of property that could reasonably be classed as marketable; nor was it of that class which composes a marketable commodity in the usual sense of the term. It was used property fitted into the place provided for it by the owner, and met his necessities and filled his wants. To destroy it, made necessary that he resupply himself at much greater expense than defendant's

measure would compensate. Who would pay "in the market" any substantial price for a pair of good shoes, even though slightly worn? Whom would they fit? So with furniture and other articles. Who else would they suit, and where else could they be well placed? These considerations have led the courts to say that such commodities have no market price, as that expression is commonly used, and ordinary market value is not in contemplation of the parties when the contract is made.

Plaintiff had offered to compromise on the amount he thought due. Defendant refused and offered one-half less. Plaintiff then sued for full amount, and recovered within \$5 of the claim.

Measure of recovery under policy covering household furniture, held not the depreciation in market value or in the fair selling value in the market for any purpose to which they may be susceptible. Such goods do not belong to the class of property that can reasonably be classed as marketable, and they have no market price, as that expression is commonly used.

Haden v. Imperial Assur., 198 S. W. 72.

Deed In Escrow

Where vendor, who delivers deed in escrow, has policy on house on premises which is destroyed by fire before conditions of escrow are performed, hazard from fire not being increased, right to recover on policy is not forfeited under clause requiring unconditional and sole ownership.

Pennsylvania Fire Ins. Co. v. Stockstill, 197 S. W. 1036.

Prohibited Article on Premises

Provision declaring policy void if prohibited article be kept or used on premises, means only that it shall be voidable at election of insurer.

Where insurer even after loss discovers that prohibited article was kept on premises, it must tender back the premium within a reasonable time in order to declare policy void on that account.

Broker Is Agent

Insurance broker acting within the scope of his authority is agent of a company for which he secures insurance, and his knowledge is binding on company though not communicated.

Issuance of a policy with knowledge that a prohibited article is kept on the premises waives right of insurer to declare policy void on that account.

Constructive Knowledge

In action on policy on premises used for degreasing of garbage, evidence as to use of gasoline in process is admissible to show insurer had constructive knowledge of keeping of gasoline on premises forbidden by policy.

Proof

Proof of issuance of a policy, payment of premiums, a fire by which property of value in excess of all insurance was destroyed, as well as furnishing of proofs of loss, etc., will, standing alone, entitle insured to recovery.

Insurance Co. of Pennsylvania v. Indiana Reduction Co., 117 N. E. 273.

Saloons and restaurants continue to fall off in numbers, chiefly because of very high prices of food and spirit.

MISCELLANEOUS INSURERS IN COURT

Payment by Local Agent

Insurer's plea of payment by its local agent as a defense to insured's action on policy held an adoption and ratification of agent's unauthorized compromise payment to the insured.

Maryland Casualty v. Givens, 197 S. W. 497.

Not a Treasurer

Insured walking along railroad right of way where persons were accustomed to walk, railroad not having forbidden such travel, is not trespasser as to his insurer.

Helm v. Illinois Commercial Men's Ass'n, 117 N. E. 63.

Must Have Been Paid in Money

A condition in a policy of casualty insurance that no action should lie against insurer to recover for any loss or expense actually sustained and paid in money by the insured in satisfaction of final judgment is valid unless prohibited by law.

Lorando v. Gethro, 117 N. E. 185.

Renewals Extend Time

Where insurer issued fidelity bond, and from time to time gave written renewals thereof, there were no separate bonds, but effect of renewals was merely to extend time covered by bond.

Pearson v. United States Fidelity & Guaranty, 164 N. W. 919.

Limited Liability

Clauses in indemnity policy for "damages on account of injury to one person is limited to \$5,000" and "on account of injuries to any number of persons is limited to \$10,000," limits liability to \$5,000 for injury to

wife, although husband also sues. Casualty company is liable for interest on \$5,000 pending appeal.

Ravenswood Hospital v. Maryland Casualty, 117 N. E. 485.

LIFE INSURERS IN COURT

Vested Interest—

Right to Change Beneficiary

Mere voluntary payment of premiums on life policy by person designated as beneficiary will not create vested interest in such person.

General rule is that the beneficiary named in life policy has vested interest, and, unless right to change beneficiary is reserved in policy or given by statute, no such right exists.

Where insured has right to change beneficiary in life policy, and, in attempt, has met all requirements of policy or statute, except surrender of policy, which is withheld by one claiming rights, equity will deem effort made to change beneficiary sufficient.

Metropolitan Life v. O'Donnell, 102 A. 163.

Vested Interests

Beneficiary under a policy of a company organized under the life insurance laws, as distinguished from a fraternal or mutual benefit association, takes a vested interest, which cannot be impaired by act of assured and the company without her assent.

Divorce

Right of beneficiary under life policy on her husband's life is not defeated by divorce.

Though life policy provides under certain conditions for change of beneficiary by filing "this policy" and having change indorsed thereon, it is no defense to action thereon that, while it was in beneficiary's hands, insured made false affidavit of its loss, and had duplicate issued with change indorsed thereon.

Lloyd v. Royal Union Mut. Life Ins. Co., 245 F. 162.

Contract with Agent

Where insurance company agreed to pay agent \$200 a month on condition he secured insurance to \$50,000 during each 90 days agent failed to perform, and made other agreement whereby amounts were reduced to \$20 per week, which were paid, in insurance company's suit against him on his notes on advances not earned chancellor properly denied him relief on claim that \$200 payments were salary.

Mutual Life v. Miles, 198 S. W. 30.

30 Days Grace

A life policy giving 30 days of grace for payment of premiums, and providing for extended insurance after two or more payments, does not require, after only one payment and a default of more than 30 days, affirmative action of the company to forfeit the policy.

Bondurant v. Missouri State Life, 198 S. W. 74.

Delivery to Agent

In view of wording of receipt and payment of premium on date of application, held, that life policy sent to agent who took application was delivered, although never received by insured.

Lombard v. Columbia Nat. Life, 168 P. 269.

Change of beneficiary under power reserved in policy of life insurance made by insured when he was entirely without understanding was void, and at his death proceeds vested in original beneficiary.—168 P. 422.

WHY are there so many insurance cases in court?

WHY are the courts compelled to make the same rulings over and over again?

BECAUSE insurance men — adjusters, agents and even managers — do not carefully read the insurance decisions, as published by the Coast Review.

BECAUSE insurance men and property-owners continue to do those things which result in misunderstandings and disputes — things they would not do if they read our Digest of Insurance Decisions.

WINTER FIRES

Everywhere in the temperate zone winter brings fire losses due to the necessity of heating buildings artificially. During the long summer, with its hot and dry intervals, heating stoves and furnaces and pipes and chimneys and hearths get out of order.

Usually, winter comes suddenly and seriously. Zero weather is fought with roaring fires fed with wood and coal and strong drafts. Sparks fly upward but they also fly outwards if there are any cracks. They love shingle-roofs and rubbish and paper-litter, and lace curtains and all cotton goods; and a flame can sneak through the smallest hole in the mortar and ignite the adjacent wood.

Carelessness may burn a house or store or factory. Carefulness is the prevention which will save them.

Examine chimneys, hearths, flues, cellars, furnaces, heating stoves. Has rust done any damage? Has settling disturbed brick chimneys? Has rubbish piled up behind the furnace in the basement? Is the stove-pipe sound, straight and safe? Is everything all right in the attic as well as in the cellar?

Inspection and vigilance are at no time more needed than at the opening of the winter season, when mercury falls to "frost." Whoever, by inspection, repairs and removals, prevents fires is doing his bit to help win the war against Germany.

Excepting on this Coast, fires are more numerous and fire losses are greatest in the winter months. Here we have steady rains, and roofs and walls are water-soaked; and our property losses are relatively light; but we have many fires chargeable to defective heating apparatus.

ONLY ONE DOLLAR.—In accordance with the wishes of the late Mr. Sexton, the author of "Fire Insurance," the Coast Review is issuing a paper bound edition, price \$1.00.

Albany, Cal., expecting a rebate, will seek indemnity from the State Fund, will cover paid and volunteer firemen, policemen, janitors, street workers, and clerks, and engineer and city attorney, for a \$310 premium.

GENERAL

RECLAMATION OF MEN REJECTED BY THE DRAFT

Its Relation to Life Insurance

From Address by Dr. John H. Quale, at the 11th
Annual Meeting of the Association of Life In-
surance Presidents

Just before and after our declaration of war in April, the very flower of American manhood, both from a patriotic and physical standpoint, were volunteering for service in the army and navy—this included our college boys to such an extent that many of the courses in our universities were broken up. It would seem from such a preferred class of men that there would be very few rejections, but the official report of recruiting for the army for the month of March, 1917, shows that only 32 percent were accepted and 68 percent rejected in the whole of the United States; and right here in Greater New York for that month, your acceptancees were 28 percent and your rejections 72 percent.

I know you want to ask me the cause of all this. The answer is easy—soft living, hereditary conditions, venereal diseases, excessive use of tobacco and alcohol, the lack of discipline in youth and what I call "Twentieth Century Habits," which consist of wine, women and song—with a great deal of singing, but a mighty little real music, and to these I might add ignorance of the people in general, relative to the care of the body in health and disease, together with body in health and disease, together with lack of universal military training, which some people maintain would make us a militaristic nation, but I maintain would do more for our physical welfare at a time in life when the youth needs discipline and to fight himself, as a large percentage of our boys from 18 to 21, instead of being under discipline, are learning to drink, smoke and contract venereal diseases.

Let us analyze the situation a little further by assuming that we had 9,000,000 men

between the ages 21 and 31 register under conscription. You undoubtedly know that about 60 percent of those who registered claimed exemption of one kind or another, but let us disregard the claims of exemption and base our calculation on the report of the adjutant general of the army for the year ending June 30, 1916, that of the total number of applicants, 20 percent of all volunteers were accepted and 80 percent rejected. If this ratio is maintained under conscription, out of our 9,000,000 men there would be 1,800,000 physically fit and 7,200,000 rejected. Now if we apply the surgeon general's report of the same year to the rejected men and classify the causes of rejection (according to table No. 57, page 227) of our 7,200,000 men we will have the following results:

Venereal diseases	938,232
Heart disease	564,768
Diseases of the ear, including defects of hearing	525,600
Diseases of the eye, including defects of vision	421,704
Flat feet	346,392
Alcoholism	296,640
Diseases of the organs of locomotion	277,128
Hernia	209,304
Diseases of the skin	174,672
Under weight	173,160
Diseases of the respiratory system	156,600
Defective teeth	149,112
Weakness of mind	146,088
Defects of development	132,552
Diseases of the genito-urinary system, non-venereal	124,992
Varicose veins	90,360
Diseases of the nervous system, except as shown in detail	88,848
General diseases, except as shown in detail	82,800
Tuberculosis	76,824
Varicocele	48,168
Insufficient chest development	45,144
Diseases of the digestive system, except as shown in detail	43,704
Physical debility	38,880
Curvature of the spine	36,144
Over weight and obesity	31,608
Hemorrhoids	22,608
Under height	21,096
Diseases of the circulatory system, except as shown in detail	7,560
Injuries	207,792
Rejected for causes not physical	1,721,304

These statistics, of course, are astounding and were so astounding to our adminis-

tration and secretary of war, that a new set of regulations governing physical examinations under the Selective Service Act of May 18, 1917, were sent out to the civilian examining boards, when we were face to face with the great problem of raising an army from a practically unprepared people. These later regulations have considerably lowered the standard of the previous examinations for admission to the army and I do not believe they can be further lowered without giving us a great many inefficient men, which means great expense to our nation in the way of their transportation over seas and back, increased pensions and most of all endangering the efficiency of the men who are fit. As far as I have been able to compile statistics under conscription, the percentages of acceptance and rejections are about the same as in the adjutant general's report for 1916; that is—that one man out of five can pass the examination for the army.

You would imagine under the modified examination that we would get more men under conscription than under the volunteer system, but the reason we do not is that under the volunteer system every man who volunteered really wanted to go into the army and attempted to cover up his physical shortcomings in much the same manner as an applicant for life insurance does when he knows he is not entitled to a standard policy. Under conscription the great majority carry all their troubles on their sleeve and when rejected want to celebrate with a brass band, and, in some cases, with even stronger stimulation.

In conversation with the adjutant general of one of our states in which a cantonment is located he informed me that he had from four to five hundred applications every day from men in the cantonment seeking exemption upon one excuse or another, and, furthermore, this was a fact in practically all the states that have cantonments, and it had gotten so bad that Adjutant General Crowder had issued an order that no more exemptions from men in cantonments would be considered.

If conscription is to be fair, we must

not put a premium on being physically unfit. We must not bring down the standard of the army to get more men, but we must raise the standard of the man so that he can pass the examination, thereby doing our duty toward the man who has kept himself in good physical condition and making the other fellow go who has been exempted for some slight physical defect which might be very easily remedied.

Shortly after conscription it was estimated that there were 2,000,000 men between the ages of 21 and 31 who had no visible means of support and were supported by their father, their mother or some other woman. Practically all of these men will be physically unfit as they are physical and moral cowards, but if they were put in reclamation camps, under army discipline, outdoor life, simple food, regular hours and given such medical and surgical attention as they need, together with what I call "massed psychology" or the association with real men, the results would be more astounding than our figures on rejection.

Why conserve our food supply and feed these slackers, who eat their own weight in perfectly good food every thirty to forty days, when it rightfully belongs to the men who will fight and the men who stay at home to produce food for our army, our women and our children? Our plan as embodied in the bill introduced into Congress by that great, big, altruistic man, Senator Pomerene, and which has his unqualified endorsement, has had its second reading and is now in the military affairs committee, briefly provides as follows:

That the secretary of war shall appoint a commission consisting of military, medical, surgical and business men. This organization shall be known as the Reclamation Camp Commission and shall have power to establish Reclamation camps adjacent to the large cities or to add a new department to our present cantonments. All rejected men shall be given a thorough scientific examination, consisting of X-rays of the chest or other parts of the anatomy, if necessary; the various blood examinations, and, if necessary, examination of the spinal fluid.

and a thorough physical examination of different parts of the body by the different specialists in certain organs and diseases. When the examination is complete and all records turned in, a diagnosis and prognosis can be made with accuracy and the man who can be reclaimed in from one to six months will have such medical and surgical attention as the Reclamation commission prescribes and as soon as he is in condition to pass the army or navy examinations, he will be advanced to the cantonment for further training. This automatically would furnish a great number of men for the army.

The man who could not be reclaimed in from one to six months, would be given his various examination reports and recommended to his home physician to carry out the treatment necessary to make him an efficient man for service at home, and this would be a comparatively simple matter after having a correct and accurate diagnosis.

Out of our hypothetical 7,200,000 men I believe at least 90 percent could be reclaimed for efficient army and civil life.

Nearly all the cases of venereal disease, the cases of flat foot, the cases of alcoholism, all the cases of hernia, all the cases of diseases of the skin, under weight, defective teeth, varicose veins, varicocele, insufficient chest development, hemorrhoids and obesity should respond to treatment very quickly, and a great percentage of the other causes of rejection would be more or less a question of time.

Can you imagine what a welfare work this would be even in times of peace? Can you imagine how many men would be made efficient? Can you imagine how many more men would be made healthy fathers to our coming generations? And can you imagine how far-reaching would be the knowledge imparted to these men on medical and surgical subjects, reaching and touching every hamlet in the United States?

On January 1 Wm. J. Gardner, now manager at New York for the Ocean Accident and guarantee, becomes manager of the new Pacific branch, which will report to London.

Optimist and Pessimist

What is an optimist? We know what a pessimist is. At least we know that entertaining definition, which has truth as well as wit in it: "What is a pessimist? Why, a man who lives with an optimist." It is a sort of new reading of the ancient *optimi corruptio pessima*. And probably its reverse is also true; an optimist is a man who lives with a pessimist. But in both cases the truth involved is the smaller part of the whole; we are not so unhappily made that the main influence of our friends and neighbors is that of provoking a reaction. All of us, insofar as we are really human, feel a desire of agreement with those about us; a large part of our happiness consists in moral and intellectual harmony. We learn from each other; every hour get knowledge, opinions, sympathies, admirations from each other. Everybody has watched the progress of a whole group of people being infected with some enthusiasm, which before existed only in some one of its members. And, of course, we catch other things from our friends; things less good than knowledge or enthusiasm. In any case, it is clear, on the whole, that the epigram about the pessimist has the amount of truth required in epigrams, but not much more. If we ourselves are perverse people, or if our friends are, we act on each other as irritants. But in ordinary circumstances and in the case of men and women of ordinary human sympathies, the temper and opinions of those with whom we live are forces not of repulsion but of attraction.—London Times.

When his army friends told General Sherman that his two campaigns in the war had made him so popular that it would make him President of the United States, he curtly answered that he had no ambition to hold any political office, and would never be a candidate. Popularity with the American people was uncertain, he said, for they were as mercurial in political temperament as the French and would exalt today and tear down tomorrow, and would do it so viciously as to prove they enjoyed the destruction.

School Rates Being Cut in Fresno, Cal.

(From Local Paper)

Rates fixed by the Board of Fire Underwriters of the Pacific for buildings in the city of Fresno are being cut on many schools by agents or board companies at the present time in an effort to combat the non-board organizations. The non-board companies are doing their share of the cutting, too. The public, or at least that part of it that up to now has known of the rate war, has been reaping the benefit in greatly reduced insurance premiums.

The board of education of the city of Fresno is among the beneficiaries of this war, and the cutting in this instance was done by the board companies. Recently the board has nearly \$500,000 worth of insurance on local school buildings written by agents of board companies for 18.4 per \$100 less than the published rate of these same board companies. The saving in premiums will be nearly \$1,000 a year.

The published rate of the underwriters was \$1.184 per \$100. The new policies just taken out are for 90 cents per \$100, and the insurance is written for five years. Scarcely had the members of the board received their policies before the non-board organizations came to them with other propositions, but thus far no proposition has been made that they felt was below the figure made by the board companies.

Broker Represents the Insured

Where an insurance agent requests insurance from a company which he does not represent, he is acting for the insured, who is responsible for misrepresentations in the application made out by the broker.—*Solomon v. Federal Ins. Co.*, 167 P. 859.

Personal Property

Under such statute plumbing materials and heating apparatus attached to houses in the usual way which were of standard stock pattern easily duplicated in the open market, and which could be removed without substantial injury to the houses were "personal property."—117 N. E. 34.

Loyalty to the Business

* An agent who gets into the habit of sympathizing and becoming symphonious with unreasonable and unjust criticisms of fire insurance, contributes to the discredit of his calling—discredits himself.

Particularly is this true with reference to the often and perhaps natural complaint of rates, for it is the cost of a thing that touches us in a tender spot. Our pocket-book is often more sensitive than our reason.

When an agent's clients complain that rates on their property are too high, unjust, or discriminatory, he cheapens his influence in passively acquiescing by excusing himself from responsibility for rates; that they are determined by others and forced upon him and he is simply compelled to get them, when he knows, or ought to know, that these rates are predicated upon a justifiable basis and a fair estimate of local conditions and of individual hazards.

He ought to meet such complaints, first off, and end them by explaining the why and the wherefore, and if he does not know, he should hasten to inform himself.

He should not consent to being considered as representing a scheme of extortion when he is really engaged in an honorable business of which he should be proud.

If a rate is not reasonable, he should surely use his active influence to make it right: but the business has suffered, is suffering, from at least some weak-kneed, flexible-backed misrepresentatives, who do not defend their vocation.—*Glens Falls Now and Then*.

Not Taken Policies.—The Southeastern Underwriters Association urges agents to issue no binders or policies unless there is reasonable assurance that the policies will be taken. If policies are returned the agent will be asked to pay the war tax.

Died.—Captain John F. O. Comstock of the San Francisco Fire Underwriters' Fire Patrol, died on November 29. He succeeded Capt. White, deceased, many years ago.

The Westchester now has \$1,000,000 capital.

Life Policy to Secure Debt

Where life insurance policy taken out to secure debt makes no provision as to what shall be done with any surplus after debt is paid, insured's personal representative is entitled to such surplus.—*Haberfeld v. Meyer*, 100 A. 587.

The Bankrupt's Life Insurance

Under Bankruptcy Act July 1, 1898, § 70a, insurance policies having cash surrender values, though payable to persons other than the bankrupt, held to pass to the trustee, where the bankrupt had an absolute right to change the beneficiary.—*Cohen v. Samuels*, 38 S. Ct. 36.

Guaranteed Dividends a Liability

Under Rev. St. 1913, §§ 3138, 3139, 3233, 3235, mutual insurance company, guaranteeing dividends in form of paid-up insurance, may be required by insurance board, on its application for authority to do business in the state, to provide a reserve fund to meet such liability.—*Western Life & Accident Co. of Colorado v. State Ins. Board of Nebraska*, 162 N. W. 530.

Automobile

Where a wife was run down and injured by the motorear of one insured against losses resulting from the operation of a car, she can, under the statute, compel application of the insurance money to the satisfaction of her judgment, but the husband, who recovered damages for the injury of his wife, can not, for the statute is expressly limited to a judgment for "bodily injury" which does not include the husband's financial loss or loss of consortium.—117 N. E. 189.

To describe an automobile in a valued policy as having been made in 1909, when in fact it was made in 1907, is such a material misdescription of the thing insured as to constitute a breach of the express warranty provided for in Civ. Code, § 2607.—*Solomon v. Federal Ins. Co.*, 167 P. 859.

The administrator of the federal priorities transportation act says the rumor that he contemplates denying cars to the automobile industry is without any foundation in fact.

The product of pleasure automobiles will probably be considerably reduced until after the close of the war. Factories are busy filling government orders, including munitions, and capital is advancing to manufacturers hardly half the sums formerly lent and invited.

Stocks on Margin.—Broker carrying stocks on margin for customer, should, transaction not being a gaming one, have such stocks on hand, free from demands of others, available for customer, in case of payment and demand.—*In re Shea*, 245 F. 363.

"Arsphenamine" is now the name of the German proprietary remedy known as "606," "Salvarsan," etc. The government will supervise its manufacture by licenses, three in number.

Fraternal insurer can not change its rules so as to defeat policy of one who died before change was made.—*Little v. Henry*, 93 S. E. 1008.

Indemnity Company Quits

Again the expected has happened. The Golden State Indemnity Co., of San Francisco, will retire from business. It was organized by Supervisor Andrew Gallagher, especially to write jitney bonds. This it has been doing for \$8 a month, after other companies lost money on the business.

The organizers have been unable to complete the organization by raising all the capital within the year ending January 10, 1918. The Western Indemnity of Texas will take over the Golden State's business but will charge 50 percent advance in premiums on renewals.

For \$1.06 special agents and adjusters can procure from the Coast Review one dozen of our Daily Expense Account Books.

THE OUSTED GERMAN COMPANIES

The direct writing United States branches of German companies, with their 1916 fire premiums, are—

Aachen & Munich.....	\$1,105,349
Hamburg-Bremen	1,164,062
Nord Deutsche.....	655,671
Prussian National.....	1,411,058
Frankfort General (not fire).....	1,081,428

This total of a little more than \$5,400,000 premiums is not a great sum, and does not represent any "enormous" amount of outstanding risks. The liquidation of this business is an easy matter and will not embarrass any of the affected policyholders.

Managers and agents, however, will suffer some inconvenience and loss. Companies are not easily secured by them in these days. This prohibition by the Government has been expected, and doubtless prepared for. Office employees are in demand, to take the places of the men who have joined the Colors and of the women who have entered the service of the Nation as nurses; and the employees of the ousted German companies, except the alien enemies, will speedily find other employment.

German reinsuring companies in this country were some time ago denied the privilege of writing marine business, and latterly many American companies have canceled their reinsurance contracts with them. Those companies which have been reinsuring fire and casualty business with the enemy country companies, up to the recent prohibition by the Government, may be inconvenienced but are not "taken unawares."

These liquidating enemy reinsurers are as follows, with premiums written in 1916:

Cologne	\$1,081,963
Frankona	1,168,529
Hamburg	4,604,539
Minerva	463,565
Munich	7,643,069
South German	869,382

Reinsurance companies from enemy-ally countries with United States Branches which must likewise liquidate, with their 1916 premiums, are:

Balkan National	\$1,999,514
"Bulgaria" First Bulgarian....	2,264,082
International of Vienna	936,096

Any reference to the German companies' failure to pay in full their San Francisco conflagration losses should be further strengthened by adding, "None of them had an earthquake clause in its policies." Some of the German companies we are reasonably certain could not meet their obligations in full. They assumed risks far out of proportion to their resources; but others that could pay in full flatly denied any liability or said "Take what we offer or take nothing." The Austrian-Phoenix "ran away" and denied any liability, because the earthquake was "an act of God." But this Vienna company was finally willing to pay 25 cents on the dollar. Other large German companies, liable under their policies, began to offer 50, 60 and 75 cents, with no plea of inability to pay in full nor of non-liability under the policy. The conduct of the home office men sent to San Francisco in 1906 was lacking in diplomacy and was contemptuous of the contractual rights of claimants. These facts doubtless had something to do with the opposition to the United States branches continuing to operate in this country while at war with Germany.

All seaports in the United States are to be guarded by soldiers. Germans and Austrians and all suspicious characters will be denied admission to the docks. Munition factories will probably be likewise guarded. All employees will be registered.

It is now believed that the baby Bankers Ins. Co. of Montana in less than a year lost \$2,000,000 on hail insurance in three states.

In insurance company's suit on notes against agent, contract having obligated him to devote entire time to company, agent's set-off for damages, on account of giving up fire insurance business at instance of plaintiff company, was properly denied.—Mutual Life Ins. Co. of New York v. Miles, 198 S. W. 30.

COMPENSATION

Where cause of accident is unknown and deceased was at designated place of employment, he must be presumed to have been engaged in performance of his duty.—*Velotta v. Yampa Valley Coal Co.*, 167 P. 971.

If fall of deceased employe was due to slippery, unguarded, and dangerous condition of trestle and ladder which he had to use in his work, his injury was caused by risk incident to work he was employed to do.—*In re Uzzio*, 117 N. E. 349.

A city hiring from another a team and driver to carry material from one place to another as its servants might direct, the driver being paid by the owner of the team, is not liable under the Workmen's Compensation Act for such servant's death by being thrown from the cart.—*In re Clancy*, 117 N. E. 347.

The word "accident" in the Workmen's Compensation Act is used in its popular sense, and means any unlooked for mishap or untoward event not expected or designed.—*Haskell & Barker Car Co. v. Brown*, 117 N. E. 555.

Compensation for loss of two or more fingers will be fixed under the general clause, "other partial permanent disabilities," and not by multiplying the compensation for one finger, which could exceed the amount for a whole hand, although Workmen's Compensation Act, § 31, is mandatory as to specific injuries therein.—*In re Maranovitch*, 117 N. E. 530.

Compensation for partial permanent loss of use of both hands, etc., must bear such relation to compensation for total and permanent disability as the disabilities collectively bear to total and permanent disability.—*Orlando v. F. Ferguson & Son*, 102 A. 155.

A master owes to his servants the duty of using reasonable care to prevent the place where they work from being rendered unsafe by the negligence of independent contractors.—*Raxworthy v. Heisen*, 113 N. E. 699.

Experienced timber man whose leg was broken by fall of material from roof where

he was attempting to timber held to have assumed risk.—*Golesh v. Utah Apex Mining Co.*, 162 P. 369.

TAR FIRES

From time to time, as the saying is, a tar-fire is reported. It is hard to handle. The tar is boiled by some thrifty householder, on his kitchen stove, with a desire to spread the hot liquid over a leaky roof. The tar boils over and catches fire; the flames spread fast from room to room, and the people are obliged to rush out to safety without saving any of the house contents. The valiant firemen arrive just in time to save the stone steps and the concrete foundations.

MISCELLANEOUS

California building permits for November fell off very notably as compared with the previous November. Decline in San Francisco was a third, in Los Angeles about a half, in Pasadena over a half. Fresno, and especially Stockton, made notable gains, however.

California's rainfall in November was remarkably deficient. December ushered in a real rain, which broke a drouth lasting from March 1. Plowing, generally, as we write is still difficult or impossible.

Up to December 1 the soldiers of Uncle Sam had taken out more than \$1,033,000,000 government life insurance.

George T. Wight, the newly elected manager of the Association of Life Insurance Presidents, became connected with that organization about ten years ago as its assistant secretary. He held that position until the Spring of 1911, when he was made secretary. His first business experience was in the daily newspaper field. He was legislative correspondent at Albany for the Buffalo Express from 1900 to 1906, inclusive, and did similar work for the New York Herald in 1907. Early in 1908 he joined the official staff of the Association of Life Insurance Presidents.

The unearned premiums of the German and German-ally companies invested in this country amount to over \$19,000,000.

ONE THING AND ANOTHER

The Insurance Federation of California is being given a revival treatment.

* * *

"Attend to your knitting."

* * *

It now transpires that, as the Coast Review said, the German companies' United States branches would better have discontinued business immediately after Congress declared war on Germany. There would today have been less prejudice against them, and they would have been allowed to "run the business off the books," and maintain headquarters as going concerns.

* * *

Nature said to the blonde, "always be fair."

* * *

These branches of German companies are solvent, but nevertheless their American policyholders have been assuming a good part of the hazard of excessive losses. A conflagration, a succession of heavy fire or casualty losses within a short time, would have impaired some and might have impaired all of the German branches. Unable to procure money from the home offices in Germany, they could not have paid American claimants, at least not until the close of the war, if at all.

* * *

There are good and bad socialists—the minority who mean well and the majority who mean ill—evil. The basal principle of socialism is equality of income. Brains, talent, genius and invention must not be rewarded. Inferior folk, the slackers, must be fed, clothed and otherwise sheltered and encouraged to breed like rabbits, until the world is wholly degenerate and goes back into primitive savagery. The American Indians, like the Apaches, or the Diggers, are the true socialists, sharing alike the roots and grubs, or the slaughtered game, sans property, sans country, sans restraint.

* * *

The What Cheer Mutual Fire Ins. Co. of Rhode Island, which has about \$600,000 premium income, reminds me of the old "What Cheer House" at the southwest

corner of Sacramento and Leidesdorff streets, opposite where the California Ins. Co. building now stands. Something over fifty years ago it was a resort for mining men and such. The prosperous proprietor was that good public-spirited citizen who established the famous Woodward's "Garden and ran circular horse-cars "way out to the Mission." Tramp printers, partaking of the Coast Review bounty, said there were "good eats" at the old What Cheer.

* * *

Walter Speyer is so kind as to call my attention to an error in this Review. Somebody "strung" the writer or "stung" him, with the smooth story of how copra is merely cocoanut husks gathered primarily to be ground fine and made into your favorite advertised cigarette. But Webster's best International Dictionary says copra is dried cocoanut meat, from which cocoanut oil is pressed.

* * *

Bankruptcies are fewer in the United Kingdom.

* * *

When a man knows he has been a fool all his life he is very old.

* * *

The United States Food Administration carrying out its purpose of facilitating the movement of foodstuffs in as direct a line as possible from the producer to the consumer, has established machinery for ascertaining accurately how much food is in the United States and in the countries of the world, both friendly and enemy. Germany at tremendous expense, and by the most painstaking efforts, has gathered information concerning the resources of all other nations. Such information has been extremely useful. Without it Germany would be a less formidable foe. Facts are the basis of science, and this war is a combination of all sciences, including that of human nutrition.

* * *

One cord of hardwood is equal to one ton of coal. The use of wood for fuel will now increase.

* * *

Noise is never harmony.

U. S. Manager Lenehan of the Nord Deutsche (North German) is quoted to this effect: "The North German which paid only a small part of its San Francisco conflagration losses was entirely separate from the Nord Deutsche, which then wrote marine business only. The fire company had 'Fire' in its corporate name, the Nord Deutsche had not." Mr. Lenehan is in error. The Coast Review advertising files and the California reports gave the name North German Insurance Company, which is the same as Nord Deutsche Versicherung Gesellschaft. Whether the two were separate organizations I do not know, but have been told that the stockholders were substantially the same.

* * *

The food problem is the most serious of all present problems. How are crops to be harvested? Will the farmer plant knowing he cannot reap? Will he plant knowing that farm help will be incompetent and must be paid more wages than the crops will bring in the market? The farmer is not certain that he can get any laborers at any price. Conscripted labor would be valueless, because inexperienced and dissatisfied. High wages and the draft have drawn many away from the farms. Every winning strike for higher wages now draws more men from the farms and helps to increase the cost and scarcity of food. Can you help solve the farmers' problem?

* * *

California alone is now shipping 1,500 tons of food to the East every day.

* * *

Union labor wages in San Francisco have been increased from 10 to 25 percent recently. The man who drives a milk-wagon in the pleasant sunshine now receives \$97.50 a month. The consumer's papa pays the additional cost and wonders at the climbing high cost of living.

* * *

State governors sometimes deliver to legislatures "messages" in which they tell the legislators that the difference between premiums and losses is profit. Therefore the insurance companies should be soaked

in their solar plexus. I am told that the late insurance commissioner of California was firmly of the opinion that the "reinsurance reserve" was a fund with which to pay losses if needs be.

* * *

Dr. Hoffman appears to have taken a fall out of Dr. Dawson. I wonder if German social insurance has added a single year to the workman's working life.

* * *

A SPIEL

Editor Spielberger asks, where does bacon come from? How ignorant these Georgians are—not to know that bacon comes from corn and alfalfa! The word is English, from back one or back-un. The English family of that name brought it with them from Normandy nearly nine hundred years ago. It means beacon and was probably spelled in the original Norman (Viking), if they knew how to spell, as in Scandinavian or Danish today, baken. On the monuments of Egypt today Ba Kan appears, as translated, in connection with a drawing of fire and an altar. From which, I take it, the family is descended from a race of priests in very ancient times—which may explain why the members of the family, including Roger, and Nicholas, and Francis and Nathaniel, etc., have been such learned and honest men.

* * *

SIX YEARS AGO

I wonder what has become of Mr. Askew who operated in Portland in 1911? He was promoting the Lumbermen's Life & Casualty Co., which, I understand, never saw the light of day. Askew promised "big returns," as he also did for his other scheme, the Pacific Life & Casualty Co. The latter was advertised and Portland men were quoted as interested, though they never heard of it, probably. The Pacific Life & Casualty, I recall, never peeped from beneath the camouflage. Mr. Askew and his fake schemes had the loud endorsement of Pepper's loud Report. Askew was said to be one of the Valandigham group of insurance experts, and a man full of promises. Perhaps we shall hear from him

Queen Will Double Capital

The directors of the Queen Ins. Co. of America, of New York, have voted to increase its capital from \$1,000,000 to \$2,000,000. The Pacific Coast manager is Rolla V. Watt.

Change of Names Authorized

The superior court of New York has granted permission for changes of names, the German American to Great American and the German Alliance to American Alliance. The great American public, mindful of its great Alliance in this war, will take kindly to the new names.

Men From the Alverson Office Who Have Joined the Colors

The members of the office force of the Pacific department under the management of W. W. Alverson now serving under the the Colors are:

Ward S. Jackson,
Raymond L. Ellis,
Harold V. Selléck,
Edward Benson,
Ernest Rohde,
Frank A. Kramer,
Frank Rodgers,
Roy Jones,
Herbert Benninghoven.

May Reinsure

German and German-ally companies are to be allowed to reinsure their American business, or to cancel the same and to accept cancellation of policies and other contracts; to accept balances and premiums and salvages and other accounts due; and to pay all necessary and reasonable expenses incurred in conducting business under the license.

Twelve days time allowed for all new and reins. business. Reinsurance and retrocession existing contracts may be continued forty-five days.

All disbursements to be by check or draft, etc., approved by the alien property custodian; but licensee may, without counter-signature, pay \$2,500 to one person for fire or casualty claim. No payments to any

unlicensed enemy or enemy-ally. No communication of any kind to be sent out of the country without permission of the United States Treasury Department.

Business by states will hereafter be a part of the annual statement filed by fire insurance companies. Next!

Insurance very generally has increased its outstanding risks and premium receipts in this field. Increased values of stocks and buildings have contributed materially to the increase in fire premium receipts. Although there has been a gain in the number of real or alleged incendiary fires, and alien enemies and I. W. W. enemies have undoubtedly set fires, the Coast fire loss ratio, it is believed, will be several points less than it was in 1916.

Harvey Wells, State Fire Marshal for Oregon, issues a timely "Warning to Merchants on Holiday Fires," from which we quote two sentences:

"This is a year we can not afford to lose one store of any value, as we must protect and preserve our resources, for once a fire gets started no one can tell but what an entire block or town may be destroyed." "Just remember that fire prevention is the elimination of carelessness, and it is your patriotic duty to prevent carelessness by taking every precaution to remove a possible cause of a fire"

Concordia Fire capital will be increased to \$750,000, the premium adding \$75,000 to the surplus.

The Germania Fire's new name, the National Liberty, will be applied about January 15.

New York.—G. W. Hoyt, deputy manager of the New York office of the Liverpool & London & Globe Ins. Co., has resigned as of January 1, because of ill health. He will be succeeded by Hugh R. London, assistant manager of the Chicago office.

The Home Fire of Utah will enter some fifteen states in the East.

Coast Review Bulletins, at any time, may be purchased for \$2.50 for 500 \$1.00 for 100 copies.

Will Write Marine

The Great American of New York (formerly the German American) begins writing marine insurance on January 2.

Casualty Company of America

This was the company that reinsured the Pacific Coast Casualty Co., and took onto its salary list Fred Lloyd and Tom Miller. The Casualty Co. of America, now being liquidated, will pay about all its creditors except its stockholders. The \$750,000 capita is entirely wiped out and there is otherwise a deficit of \$22,783.

Injured Laborer Sues Lodi for \$6,000 Damages

Charles Freshour has begun suit against the city of Lodi, Cal., and each of its city trustees, for \$6,000 damages. He complains that on November 30, 1916, while employed by the city, he was ordered to enter a trench ten feet deep; that this trench was insufficiently timbered; and that he was permanently injured by a cave-in or fall of earth. The State Fund paid Freshour partial compensation for his injuries for awhile and then refused to make any further payments. City trustees complained that "the insurance concern with which the city carried its liability was not doing the right thing by Freshour."

PERSONAL.—John C. Dornin, assistant manager of the Pacific department of the Springfield F. & M., residing in Berkeley, was on December 8 married to Mrs. Stella Locan Denicke. The bride and groom are in New York.

Manager Branch of the New York Underwriters, who recently returned from the East, says nothing surprised him but New York city. It is huge, monumental, spreading and growing.

Agents' licenses in Minnesota must be applied for personally and not by the companies.

The Union Marine has acquired the Northern Maritime of Newcastle, Eng.

A Few Disabling Accidents

A real estate agent was standing under a brick wall when it was blown down by the wind, fracturing his pelvis and ribs.

General manager of corporation was riding on a hand car from which he jumped while it was in motion. His coat caught on the car and he was thrown under the wheels.

A lawyer was pushing his automobile and attempted to jump in the car, when the door swung open and struck him in the side, breaking a rib.

Stenographer was riding in a buggy when the horse kicked over the dashboard and struck her on the head.

Assistant general passenger agent was working at his desk. In pushing back his chair he disconnected the cord of the electric desk light. In putting the plug back he caused a short circuit, and was badly burned about the hands.

A director of employment was walking through the aisle of a street car when a lurch threw him off his balance and his hand went through the car window, lacerating the wrist and severing an artery.

A salesman was lighting a match when the box exploded near his face, burning his face and eyes.—Travelers' Record.

LIFE.—Elmer Dwiggin, seller of Liberty bonds on the instalment plan, dollar down and dollar a week, was arraigned and held in \$50,000 bail. He confessed to a shortage, caused by speculations on a falling market. The shortage, over his \$20,000 estate, may be \$60,000. Dwiggin is of the consoling opinion that as he carried on the campaign as the general agent of a life insurance company, the latter alone is liable.

The Central States Life will cut its \$400,000 capital in two. Sign of the times.

The Gibraltar Life of Paris, Tex., five years old, has reinsured in the Wichita Southern and will retire. It had some \$2,000,000 in force.

There are laws requiring powder mills, etc., to be remote from town; but ships loaded with ammunition and dynamite are allowed to anchor or dock in town limits.

FIRE AND MARINE

Reason Why Insurance Companies Must Increase Rates

Reasons for the general advance in fire premium rates are presented as follows:

The average increase in taxation will probably amount, on premiums, to 5%. The cost of postage is increased 50%. Traveling expenses are increased for railroad and Pullman fares 10% (to say nothing of materially augmented hotel charges). Printed matter and all office and agency supplies have advanced in cost, on an average, 50%. The cost of repairs to buildings damaged by fire has increased since the war began, considerably more than 50%.

Large losses of incendiary origin are occurring with unusual frequency, and in many important localities it has been demonstrated that fire departments are undermanned, and that other facilities for handling fires are not now as effective as in times of peace.

The estimates for the first ten months of 1917 indicate a \$30,000,000 increase in losses over the same period last year.

Clerical help has, like other labor, advanced in cost from 10% to 25%.

The cost of maintaining with the Colors many of the best employees both in office and field, with a difference between Government and private compensation, is considerable.

Carefully prepared data of all companies, shows that for the last ten years ending December 31st, 1916, their average underwriting profit was 1.67.

The 1% tax in lieu of the Stamp tax will equal on the net retained lines of companies a tax of at least 1.30. This single tax will absorb nearly all of the average underwriting profit for the last ten years.

It is estimated that the shrinkage in the value of securities owned by fire insurance companies during 1917 will more than equal their entire interest receipts for the year.

Since the war began fire insurance remains about the only thing that has not increased in cost. The time has now arrived

when that condition can not continue. The solvency of the companies, their duty to the public, the insurers and their stockholders, requires that they obtain some margin over and above their losses and expenses.

The advance asked for would seem to be more than justified by existing conditions, and those who are so far-sighted as to have in mind the greatest good of the greatest number of the people who are interested in fire insurance, either as policyholders or as agents, will doubtless consider the necessities of the companies, and comply with their reasonable requirements.

Samuel D. Boone, who died on November 14 within an hour after being stricken by paralysis, at the age of 62, came to Hailey, Idaho, from Bloomsburg, Pa., in 1886, and had resided there ever since. During these thirty-one years he was successfully engaged in the insurance business in Hailey. His only son, Frank S. Boone, succeeds the deceased.

MARINE.—Damage to the Beaver by collision with the Norwegian motor ship Bayard was fixed at a general average of 2 percent.

During the war, foreign ships, specially licensed, may now trade between foreign ports, until the close of the war.

Where, due to negligence in inspection and permitting a ring to become defective and break, a derrick boom attached to the mast fell, the ship is "unseaworthy" as to a seaman injured thereby, under the law entitling seamen to seaworthy ships.—*Marra v. Hamburg-Amerikanische Packetfahrt Actien Gesellschaft*, 167 N. Y. S. 74.

The Rocky Mountain Fire will enter New York.

Unpaid Losses.—Amounts of accrued unpaid losses, which insurance companies are required by state insurance commissioner, under Act. Pa. June 1, 1911 (P. L. 607) to schedule each year as liabilities, are not reserve funds required by law, within Corporation Excise Tax law, § 38.—*McCoach v. Insurance Co. of North America*, 37 S. Ct. 709.

EFFICIENCY IN FIRE INSURANCE

A Study by Harold A. Mayer, of Portland, Oregon

Beginning about the year 1912 large factories in the East began to employ men who were able to show the managers where savings could be made in the cost of operating without affecting the quality of the product. These men were mostly consulting engineers, who had studied this branch of the profession and soon became known as efficiency engineers.

Just as there was a demand for efficiency engineering in the factories during the industrial depression which preceded the war, so there is a present demand for efficiency in the commercial sphere of activity. This is especially true in the insurance business, not because it is suffering from a depression due to a decrease in the amount of insurance written, but because the cost of writing the insurance is continually on the increase. Therefore, the growing question is, "How can underwriting costs be reduced," or, in other words, "How can the fire insurance business be made more efficient."

To answer this question it is necessary to analyze the business in all its branches and wherever any waste is found to eliminate it no matter how small it may be. The ocean is made up of a large number of drops and likewise the total expense in conducting the insurance business is made up of a large number of small items, each of which, when studied, could probably be reduced.

From a broad point of view, it appears that the main source of expense in turning out indemnity from this factory, which we call insurance, is the elaborateness with which the process is carried on. All attempts to improve the business in the past seem to have been on the theoretical side with the purpose of making the business more exact and only little attention seems to have been paid to the practical side, which is the question of expense. From the point of view of those who buy insurance, this is, indeed, a serious situation, because the question with them is

not "How theoretically is the business conducted?" but "How cheaply is indemnity sold?"

The Agent's Work and Compensation

When we begin to analyze the business with the purpose of reducing expense, we fortunately find that the branches of the business are so related that a saving in one will often affect a saving in another. The best place to begin an analysis of expense is with the agent. Here there is a source of expense, namely, the agent's commission, and the first problem before us would be, "Can agents' commissions be reduced?" It is useless to talk about reducing agents' commissions without first eliminating some of the work that is required of the agent. Instead of commissions being too high for some classes of business, they are too low. This is particularly true in regard to dwellings. The average premium on a dwelling risk is about six dollars. Of this the agent receives one dollar and a half, which is small enough when it is considered that for this fee he must determine the rate, write the policy, mail or deliver the policy to his customer, collect the premium, make endorsements, carry the business on his books and remit to the company. Thus a good place to try efficiency would be in changing the method of writing policies on dwellings and household furniture, because the commission paid on this class of business can not be reduced until the work required of the agent is lessened. The work can be lessened, as has been done already in some parts of the United States, by giving every dwelling in certain districts the same rate regardless of its exposures. Furthermore, when exposures to dwellings are no longer charged, there is no longer any need to have those sheets of maps which show only residential districts, because the primary function of the sheets of the dwelling districts is to show how buildings are exposed. But, in

order to see the real advantages of such a method of rating, let us have for a background the present method used on the Pacific Coast.

Rating Dwellings

Of all those practices which are expensive to companies and tiresome to agents, that of placing a separate rate on each dwelling in a city is among the worst. Not only is this method of rating a great expense, but of all practices it produces the most unsatisfactory results. Where there are a large number of individual risks belonging to the same class, as is the case with dwellings, it would be far more expedient from the companies' standpoint to apply an average rate to all members of this class instead of giving each risk a separate rate. For example, if a company carries a hundred thousand dollars on dwellings in a certain district and if it receives for this a total premium of one thousand dollars in three years, it does not make any difference to the company what the individual rates are. If all dwellings had been written at the rate of one dollar for three years the income for the company would have been the same.

Dwelling Hazards

However, some will say that, although this practical method of giving every frame dwelling which has the same protection the same rate would be satisfactory to the company, it would be unfair to the individual property owners, because the hazards among dwellings are different. This is very true, but it is also true that we have no method of getting the real hazard in a dwelling. There are so many factors which make up the hazard that it is impractical to measure them all. Dwellings in the same city and receiving the same rate will vary fifty to one hundred percent in the real hazard. The main hazard in a dwelling is the carelessness of the people who occupy them and this factor is never taken into consideration in making the rate. Also the hazard due to poor construction or dilapidation is never completely measured. A house that

is plastered is at least twenty-five percent better as a risk than one that is finished with cloth and papered. Still, usually no charge is made for cloth and paper when the cloth is stretched tightly over ceiling. Also, some chimneys are built from wooden brackets instead of resting on the ground, but in some states no charge is made for this defective construction. Thus in both the moral and the physical hazard there are great variations among dwellings. It is impossible to measure all these elements which, in the aggregate of their effectiveness, can cause the hazard to vary over one hundred percent. Why, then, measure the exposure so exactly and let all these other elements which would effect the rate go unmeasured? That is the main argument against charging exposures to dwellings. If one dwelling has a rate of forty cents and another dwelling a few doors down the street a rate of fifty cents, the numbers 40 and 50 do not represent the relative hazards because the variations as shown above will offset this precision.

Exposure Charges are Too High

Furthermore, the charges for exposures are much too high. In districts which are protected with hydrants, exposures are more apparent than real. In such districts a large percentage of the losses are due to fires which are extinguished before they do serious damage. And in those instances when an adjoining dwelling is damaged, the damage is comparatively small. A few window panes are broken and perhaps the outside of the dwelling needs scraping and repainting. The average cost of painting a dwelling is sixty dollars and with the incidental other damage the total is usually less than one hundred dollars. Thus, while the loss on the dwelling and household goods where the fire originated was probably two thousand dollars, the loss on the adjoining dwelling was only one hundred dollars. According to these estimates, or as some may call them guesses, the loss on an adjoining dwelling in a protected district is about one-twentieth of the loss on the

building where the fire originated. Therefore, in charging exposures, where we now charge ten cents we should charge two cents, and where we charge five cents we should charge only one cent, and if we want to be real practical we should raise the basis rate and not make any charge at all for exposure.

Conflagration Hazard

However, some will argue that while exposure charges appear to be too high, we should always remember the conflagration hazard. It is true that conflagrations follow a path of least resistance; the closer the dwellings are together the better is the conflagration fed, but it is also true that in a conflagration the heat is so intense and the currents of wind set up so eccentric that it makes little difference if a single dwelling has a ten foot, a twenty foot, a thirty foot or even a hundred foot exposure. If it happens to be in the path of the fire it will burn, whether or not it had been considered as being detached.

Time Saved in Making Rates

The main advantage to be gained, if every dwelling in a district received the same rate, is the time saved in making rates. When an applicant calls at an agent's office for insurance, instead of hauling out those heavy and unhandy maps and then straining his eyes to locate a certain dwelling, he could immediately tell the applicant that the rate is fifty cents or sixty cents or whatever the rate may be and without any further delay write up the policy. There would be no dickering over the rate, no competition between agents by quoting different rates. An agent would not have to spend his time by studying complex rules for making tariff rates, nor correspond with the home office or the rating bureau whenever a special case comes up. Furthermore, if the insured transfers his property from one dwelling to another the agent does not have to determine the rate again and figure the additional or return premiums.

Map Expense Saved

In addition to reducing the work for the agent there would be a material reduction in the map expense. Approximately three-fifths of the number of sheets in the cumbersome map book of an average city are given to show the dwelling district, and as the map expense is proportional to the number of sheets supplied, there is no reason why the map expense could not be reduced by three-fifths. Thus a saving in one branch will lead to a saving in another branch of the business.

Undesirable Agents

An indirect, but effective way of gaining efficiency is to weed out the undesirable agents. This can partly be accomplished by making such rules and regulations that will be to the benefit of the honest agent. At present there are too many rules that work to the advantage of the dishonest agent. Suppose, for example, a farmer comes to town and asks two different agents for the rate on his house. One agent may ask the farmer if there is a terra cotta flue in the house or stovepipe passing to the outside, while the other agent who is not so scrupulous will quote the rate for a house with a brick chimney. Thus, the agent who asks no questions can often quote a lower rate and get the business, while the agent who tries to follow the rules as given to him by the company is at a disadvantage. This is obviously unjust and there ought to be some remedy for it. If agents were required to state on the form the nature of the flue, they could not write a house with a terra cotta flue or stovepipe at the same rate as a house with a brick chimney.

Dwelling Form

A form for dwellings made up as follows would probably solve the difficulty:

"On the.....story.....building with.....flue only, while occupied as a dwelling."

The agent would then be required to state on the form the kind of flue and

what he states on the form is a warranty on the part of the insured that his statement is correct.

These are only a few suggestions on how to gain efficiency. It will be found upon investigation that there are many other features where expenses could be cut down. In striving for more efficiency, our general direction of action should be towards a greater simplicity. A certain amount of injustice might be done to a few individuals in the process of cutting down expenses, but it should always be remembered that the lack of efficiency is an injustice to the whole community.

Finally, it might be said that the economic problems coming after the war may be greater than any of us anticipate. We should prepare now to meet these problems with the purpose of solving them, for their solution will be a long process and will only be brought about after the introduction of a thorough efficiency into every kind of business.

REMEMBER

Fire companies carry various classes of risks without profit. Some classes are necessarily carried for some time at a loss. Fire loss indemnity is a business of averages. Time and territory are required to establish an average.

If rates are arbitrarily forced down because the insurers are "making too much money" they must immediately be forced up when too low or the owners of such high-burning risks must go without insurance.

On not a few classes of risks no average experience of value in the making of rates can be acquired in a single state nor even in a group of several states only.

Fire insurance is a peculiar business in this respect—the cost of "the goods" sold is not known until the expiration of the guaranty period.

It is always reasonably certain that on some of the classes of risks written by a company or by the companies as a whole there will be an underwriting loss. It can

not be known in advance what those losing classes will be. It is therefore necessary that other classes of risks shall pay good profits and contribute to the losses of the high-burning classes.

As these excessive losses on some classes of risks may not be incurred this year, but may be incurred next year, it is necessary to accumulate surplus funds.

Surplus must also be earned and set aside for ordinary conflagrations which may occur this year or next and for extraordinary conflagrations which occur every few years in this country of rapid growth and inflammable construction.

The necessary and sufficient surplus for extraordinary small fire losses and for extraordinary large fire losses must be created out of substantial profits from the underwriting departments of the companies—from the classes of risks which are profitable.

Legislation which makes fire loss indemnity rates correspond to the loss experience of risks by classes and by cities, districts and states may easily cause the loss of all protection to some classes and may even force the insurers out of the state or out of the business altogether. Rate-making of any kind by the state has a disturbing effect on business similar to the effect on machinery when "foreign" things get into the running gear.

The German companies had an opportunity to become world insurers, with such reputations as American and British companies now have; but they revealed a provincial spirit that was narrow and grasping. Kaiser Wilhelm and his Junkers, who, as autocrats, could have maintained and magnified the good reputation of the German companies in this country and elsewhere, said nothing and did nothing to protect German commercial reputation the world over.

At the Washington hearing leading fire underwriters appeared and urged that the German companies be denied a license to continue business in this country while the war with Germany continues.

MAJOR CHRISTENSEN RESIGNS**Benjamin Goodwin Will Succeed to the Management on January 1, 1918**

This month Major Charles Christensen, of the firm of Christensen & Goodwin, rounds out fifty years of service in the business of fire insurance, in various capacities. He therefore surely has earned the rest which he will begin to take on January 1st, and all who know the Major will cordially join the Coast Review in the hope that he may long survive to enjoy this rest wherever he chooses to live and end his days.

Major Christensen is a veteran of the Civil War. Formerly he was secretary of the American Central Insurance Company. He has been a successful underwriter and has won and retained the admiring friendship of a host of men, young and old.

Christensen & Goodwin have been associated in the management of the American Central and the St. Paul for more than twenty years, with a large Coast territory. Mr. Goodwin will succeed to the management of the department on January 1st, and will in due course announce his assistants.

Long may the genial Major live to play an enjoyable game of golf!

German Cancellations

It now appears that the enemy and enemy-ally companies will allow all business to run off the books and will cancel only at short rates. This plan should be acceptable to their policyholders and agents, who have had entire confidence in the ability of the branch offices to pay all losses in full, conflagration or no conflagration.

PERSONAL.—Herbert B. Keith, manager for the Vulcan Fire, mourns the death of his wife, Agnes Margaret, on December 3. Mrs. Keith was the sister of Kenneth and Alexander Watson, and the mother of H. O. D. Keith, who is now with the colors.

Rotten Russia is being rolled.

50 Years

President Clark of the Aetna was given a dinner by the directors of the company last week, in honor of his completing fifty years in the service of the company.

Saved

The Insurance Commissioners have resolved to appraise securities on the basis of values prior to the war. This is a great and necessary relief to many small companies which are nearly or actually impaired at present quotations of stocks and bonds. There is no market now and the occasional sales give no indication of actual values, based on dividends and business conditions.

Exit and Enter

Exit German American and enter the Great American. Exit German Alliance and enter American Alliance.

The same strong American fire companies but with duly authorized new names that are not misleading as to ownership and management.

E. B. Haldan Co.'s succeeded on January 1 by M. F. O'Brien & Co., with offices in the new Stock and Bond Exchange building. Martin has been in charge since Haldan died, soon after the fire of 1906.

Among the Travelers' leading agents in the handicap contest we note F. W. McCasky & Co., Spokane; A. S. Holman, San Francisco; L. A. Greenwood, Los Angeles; R. N. Haines, Denver.

Dan Aronson, San Francisco broker, is \$50,000 poorer than he hoped to be, and the Board and the Brokers' Exchange breathe freely once more. Dan's suit to bust them because they declined to do business with him was decided for the defendants in the superior court and this decision has been affirmed by the supreme court of California.

San Francisco, Dec. 10.—Half of a five-acre plant of the Union Fish Co. at Belvedere was destroyed this morning. Loss is about \$50,000.

MUTUAL FIRE INSURANCE

Promised Indemnity with Mutual Obligations of Members

Little Cash and Much Faith

Only 7 Percent of American Fire Insurance Is in Mutuals

There is \$75,000,000,000 — 75 billion — of fire insurance written every year in the United States. Of this great total only \$5,250,000,000, or 7 percent, is written by associations and societies operating on the mutual or co-operative plan. Nearly all of it is on farm property by county, township and neighborhood affairs, where the members or co-insurers are known to each other.

Although the moral hazard is generally good, and the conflagration hazard is virtually non-existent, thousands of these mutuals have failed. It is only when favored by good fortune as to fire losses that they survive and pay fire claims.

Business men do not insure in fire mutuals. Their creditors require good insurance security and ready cash for the quick payment of losses. Only the joint-stock companies can furnish this security and certainly pay claims promptly.

The assessment plan of the fire mutuals requires delay and necessitates uncertainty. Nobody knows how much the mutual members will pay, nor whether they will pay at all if several claims are ahead. The receiver will assess by order of court, and cause expensive litigation, but the delay and uncertainty makes the mutual promise of indemnity of practically no value. It is merely "insurance" as long as there are no losses.

Any property-owner who buys mutual insurance buys also doubt, liability and litigation, at least potentially. Behind the promise of indemnity there is no attachable cash money, such as bank deposits, bonds, etc., and no assurance that dissatisfied members of the mutual will ever pay assessments levied to pay the inevitable "unusual" losses, which may occur in quick succession.

The receiver of a mutual generally pays only percentages of the loss claims due, ranging from 10 percent upward. Before receivership the embarrassed mutual's manager offers a compromise, which the loss claimant feels obliged to accept. The public never hears of these compromise offers and acceptances, for they are not allowed to get into print. The claimant who accepts only a part of the amount justly due him is always willing to sign the "receipt in full" demanded of him. That signature seals his mouth.

Including the insurers and town mutuals as well as county and general fire mutuals, the number of failures easily amounts to 10,000.

Fidelity-Phenix Insurance Company

When the Phenix was acquired by Continental interests some queer facts were found but the company was at once merged with the Fidelity and became a strong absorbed company as the Fidelity-Phenix. The two plants were combined, and prosperity followed of course.

The Fidelity-Phenix is one of the big fire companies of the world, for it has now something like \$20,000,000 assets, with some \$10,000,000 surplus to policyholders. Very noteworthy gains have been made in assets, surplus and premiums. On this Coast last year \$777,844 premiums were written, with 38 percent losses paid. The premium gain was over 50 percent.

Among the enemy alien companies prohibited from doing any business in this country, the only non-union and non-board company is the Prussian National.

In the East unprotected mercantile and other risks have been advanced 25 to 30 percent over rates heretofore in force.

Stockton, Cal.—Fire protection is under consideration by the city council, following a letter from the grand jury. Attention was called to the serious Fuller Paint Co. fire. The city attorney has prepared an ordinance regulating the storage of oils and paints.

MISCELLANY

Automobile Rulings

The interested reader will find automobile decisions on pages 932 and 941.

Judgment Creditor's Rights

Mass., St. 1914, c. 464, permitting a judgment creditor of one insured by contract of casualty insurance against loss on account of bodily injury of any person from causes for which the insured is responsible to proceed in equity against insured and insurer to apply insurance money to satisfaction of judgment, is constitutional. — *Williams v Nelson*, 117 N. E. 189.

Judgment Against Motor-Car Owner

Under St. 1914, c. 464, one run down by the motorcar of insured, having recovered judgment against him, may to that extent proceed against company which insured him against liability for such accident.

Where a wife suffered bodily injury in collision with motorcar of one insured against loss from such accidents, wife alone, both she and her husband having recovered judgments, can proceed to apply insurance money to satisfaction of judgment; husband's recovery not being for bodily injury. 117 N. E. 189.

"We Told You So"

According to the Insurance Post of Chicago, the Illinois Indemnity Exchange is now collecting from the members or subscribers an assessment of half of one premium at manual rates.

The General Accident United States branch has been examined as of July 1. The surplus as to policyholders is only \$142,346, whereas it should be equal to the \$250,000 statutory deposit at least. Credit was taken for unauthorized reinsurance, by the corporation.

Burglary rates have been increased 10 percent in California.

They Put Joy Into Life

Christmas Greetings from the Fireman's Fund this year are in the very acceptable form of a handsome leather bill pocket-book, for new Federal Reserve notes, War-Saving and Thrift stamps, and the soiled and soft bills left by one-lungers and other tourists. Very handy now this silver monogrammed book, when the nation's beautiful gold coin is fast retiring to government vaults.

J. H. Richards, general agent, has resurrected Geo. W. Curtis, and presents his "Christmas Sentiment," "the day of days which declares the universal human consciousness that peace on earth comes only from good will to men."

The Pacific Mutual calendar for 1918 is the same but it isn't. Wawona is there, natural if not as big as life. We read: "The Pacific Mutual, like these giant conifers, has its birthplace and its home in the Golden State. Its growth, slow at first, has been sure and along conservative lines. Though one of the older companies, it still grows," like the everlasting Big Trees, one of which, Wawona, has been selected as a fitting symbol for "the Giant of the Pacific."

The Atlas calendar-book is a little cyclopedia. The distance table is a dispute-settler, which even the oldest settler cannot gainsay. We discover that Denver is just midway between San Francisco and Pittsburgh, and that Boston and Portland, Me., are equally far away, and the farthest of American cities—3,308 miles. Our Portland, Ore., is 772 miles; Seattle, 957; Spokane, 1,205. Ogden is as near as Portland. Los Angeles is 475 miles, or half the distance to Seattle. It is a very little farther to El Paso, Tex., than to Spokane, Wash.

The folder Christmas Greetings and New Year Wishes from the Prudential Ins. Co. of America is a beautiful bit of printing and paper. In conclusion President Forrest F. Dryden, referring to the many company men under arms abroad, says "there is the resolve that the sacrifice shall not be in vain—that out of the confusion of cannon may come a new world, consecrated by suffering to the holy cause of Liberty."

CO-INSURANCE

Increased Values Now Make Many Co-Insurers

We venture to call the attention of agents and brokers (to whom the facts may not already have seriously occurred) to the extraordinary increase in values of merchandise and building materials, and of wages and other costs, since the war and before.

What of your clients who have undertaken to keep a stipulated percentage of insurance to value on his merchandise or building?

Have the recent increased values and costs of building materials and labor made them a co-insurer and therefore unprotected?

Had you not better call on them and write additional insurance and thereby fully protect them, if you have not already done so?

Halifax Horror

The explosion of a munition ship in the harbor of Halifax, Nova Scotia, on December 6, was the most destructive to life and property of any of the numerous munition-explosions thus far occurring in this war to save democracy. The number of dead is about 1,200, and of the injured, many more. The principal damage to buildings was caused by the explosion; the damage by fire was probably not more than \$1,000,000. Pictures of the damaged part of the city and its suburb are like those of brick buildings on "made" ground in California after the quake of 1906. Windows generally were shattered. Losses of all kind due to the explosion amount to probably more than \$5,000,000. The explosion

did not immediately follow the ramming of the French munition ship by the Belgian relief ship.

* * *

The latest estimates, made by professional experts after a thorough survey and investigation, are that the known deaths are 1,500 and the total property loss is \$50,000,000.

The value of homes destroyed was \$7,000,000. Repairs of damages to property will amount to \$8,000,000. Other damages are estimated at \$25,000,000.

There will be, besides, expenditures of about \$5,000,000 for shelter and relief and \$5,000,000 for compensation. There are 20,000 persons homeless.

The insurance companies will pay \$2,000,000.

Seattle must pay for plate glass and building damage by the dynamite and powder explosion on a barge eighteen months ago. I. W. W. are belived to have caused the explosion. The court rules that the city should not have allowed the barge to anchor on the water front.

Lewiston, Id.—The Normal school here suffered serious damage by fire, almost covered by the \$90,000 insurance.

The war was started by Germany. Her authorities deny that they started it, but I am willing to let the statement I have just made await the verdict of history.—President Wilson.

I want to help you in your business. Tell me how.

A Report as to Purchase of Niagara Fire Is Denied by President Lane

Chas. A. Lung, Secretary Niagara Fire Insurance Co.—

Dear Sir:

Sometime ago we were told by a visitor from the East that the control of the Niagara Fire had been purchased by a British fire office, and that an announcement to that effect would be made later.

This statement was made as one not admitting of doubt, but nevertheless it seemed as if probably based on mis-information.

However, recent occurrences have lent some support to the sale report. The Niagara has been abolishing its various departments, and quite recently the announcement has been made that the company's general agency in Texas will be canceled as of January 1, and a North British & Mercantile field man, already named, will be placed in charge of the company's business in the Southwest, all the agents to report to New York.

These changes certainly offer some confirmation to the story of the Niagara sale; and the appointment of a North British special agent to take charge of a large territory hitherto reporting to Dallas but hereafter reporting to New York, is a suggestive shadow of coming events.

We submit this letter to you in the hope that you will see fit to admit or deny the truth of the assertion that the control of the Niagara has passed to a stronger company, and that no decline in security values makes sale or reinsurance necessary.

THE COAST REVIEW

—
Denial

Niagara Fire Insurance Company

New York, November 26, 1917.

Coast Review

San Francisco, Calif.

Dear Sirs:

No one of the inferences suggested in your letter dated 17th November, and directed to Secretary Lung of this company is supported by fact or truth.

Yours very truly,

O. E. LANE, President.

Salt Lake City Fires

From January 1 to September 30, 1917, 116 fires were caused by carelessness in the use of matches alone. Seventeen fires were caused by the carelessness of flinging cigarettes into inflammable materials. Careless handling of gasoline was responsible for twelve, and forty-one were caused by defective flues and fireplaces. Thirteen fires were caused by the placing of hot ashes in wooden receptacles or against wooden fences.

Every one of these fires was the result of absolute carelessness and each was readily preventable. The records of the department show that of all the fires to which we respond in Salt Lake, 80 percent are due to negligence and should be prevented.

Local fire insurance agents are expected to help reduce the fire losses by making more thorough investigations of the property they cover with insurance, thereby eliminating over-insurance and reducing the moral hazard to a minimum.

Adjusters and Claimants Are Warned

Adjustments of fire losses are to be carefully investigated and the discovery of payment of fraudulent losses will result in the prosecution of adjusters and policy holders implicated.

Every loss by fire is sustained by all the people inasmuch as insurance is a tax and as the losses increase the insurance tax must be increased, and when an adjuster is too liberal and overpays a loss he induces incendiarism and helps to maintain high fire insurance rates.

Additional arson investigators have been appointed and will co-operate with arson investigators employed by insurance companies. All fires will be investigated and no lines are to be drawn between rich and poor, since property owners will not resent nor object to an investigation of an honest fire. Those withholding information and opposing investigation will receive unusual attention. The necessity for conservation is readily apparent.—From Report of Fire Chief Bywater.

SEND US names of your office force who have joined the Colors.

British Fire Insurance Business in 1916

	<i>Premiums</i>		<i>Ratio</i>
	<i>1915</i>	<i>1916</i>	
	<i>£</i>	<i>£</i>	<i>Losses</i>
Abstainers & Gen.	3,458	3,967	14.2
Alliance	1,355,006	1,369,159	34.4
Atlas	1,093,594	1,152,861	45.8
British General .	25,700	38,066	62.1
British Law. . .	119,163	124,466	29.8
Caledonian . . .	468,903	500,226	53.2
Century.	85,209	101,919	37.4
City Equitable. .	363,498	357,769	61.5
Commercial Un .	3,755,892	4,025,942	51.7
Consolidated . .	293,947	439,735	54.0
Cornhill	61,352	52,557	77.3
General Accident.	180,035	193,459	39.4
Gresham Fire . .	79,939	88,068	50.6
Guardian. . . .	629,735	674,804	48.9
Hibernian	19,529	16,744	36.2
Law Un. & Rock.	285,043	285,726	46.4
L. and L. & Globe	3,207,468	3,263,109	54.7
Licenses	27,248	30,046	47.5
London Assur. . .	715,240	803,837	45.6
Lon. & Lanc. Fire	1,716,648	1,903,241	48.8
L. & L. Life & G.	86,849	86,237	45.5
Nat. of Gt. Brit.	69,484	70,001	47.4
North Brit. & Mer.	2,146,759	2,354,732	52.2
Northern	1,321,829	1,435,520	50.3
Norwich Union .	1,188,767	1,292,779	49.3
Phoenix	1,456,353	1,531,873	48.9
Provincial	31,008	37,816	45.1
Royal	4,161,253	4,435,636	51.3
Royal Exchange .	921,531	1,005,193	48.1
Scottish Ins'ce . .	28,123	37,816	54.1
Scottish U. & Ntl.	796,662	841,722	52.2
State	259,428	281,900	52.0
Sun Fire	1,457,996	1,532,349	48.3
West of Scotland .	64,047	73,230	55.4
Yorkshire	447,940	482,924	47.1

The Hilo, T. H., board of trade has embarked in a needed clean-up campaign. At a recent meeting Zeno K. Meyers spoke. He said the physical hazard is bad but the losses have been slight. But rates must stay up as long as the extra hazard is there. Should probable losses occur property-owners will be penalized in rates. E. F. Nichols, a business man, said that his heart leaps to his throat whenever he hears a fire alarm, for a sweeping fire will wipe out the larger part of Hilo.

The funds of the Phoenix of London exceed \$85,000,000.

Fate of the Western States Life

Bitter factions are at war for the control of this California promotion company, and the end is not yet.

The management expenses have been very high from the day it started. The company is top-heavy. The officers have been paid very high salaries which no young and small company can afford to pay.

The capital stock, par value \$10, cost about \$18 and is bid about \$7. No dividends have been paid to stockholders.

To bring them out of the hole, dug by themselves, they should recover about \$2,-250,000 in excess of the present capital and surplus.

How can they ever get it? Where?

If the present management is ousted, and the president be returned to Portertown with thanks for the loan, will the new management, the other fighting faction, be any improvement? Any less expensive, any more competent navigators on a war-stormy sea?

There should be a meeting of the stockholders rather than a contest of proxies; and disinterested experts should be employed to go over the affairs of the company and recommend the best measures for the welfare of both stockholders and policyholders.

If it is best to continue or change the management; best to continue or reinsure the company; best to go it alone or consolidate with some stronger company; according to facts and sound judgment, so should the stockholders, in called meeting, decide.

Angels, Cal., Dec. 10.—The elegant home of Desire Fricot, twelve miles east of here, was totally destroyed by fire today. Contents, including paintings, tapestry, and library, a total loss.

La Grande, Or.—Water pressure averages 92 pounds; more hydrants are needed; likewise more drills by the firemen. The state fire marshal's deputies say we have two faults, towit: defective wiring and too much rubbish around buildings.

MANAGER ROBERT FABJ RESIGNS

Because of Ill Health Will Travel in the Orient for Several Months

Will Be Succeeded by Thomas Anderson, Assistant Manager, Who Will Be Succeeded by George Guerraz, now Deputy Assistant Manager

Manager Robert P. Fabj, manager of the Pacific department of the Liverpool & London & Globe Insurance Company, has resigned, as of December 31. On December 28 he sails for Japan, China, Australia and the Philippines, and will also visit the Hawaiian Islands. Mr. Fabj has purchased a round-trip ticket good for one year, and he hopes to return to San Francisco in a few months fully restored in health. He has not been a well man for a year and a half, and his physicians recommend rest and travel.

Mr. Fabj informs the Coast Review that the company has treated him handsomely in recognition of his services as special agent, assistant manager and manager in this field in the past eleven years.

Assistant Manager Thomas H. Anderson becomes manager on January 1, and Deputy Assist. Manager Geo. F. Guerraz becomes assistant manager.

Mr. Fabj sails for the Orient on the steamship Shinyo Maru, from San Francisco, on December 28.

Liability rates are being advanced 10 percent.

The government will hereafter bar all aliens from water fronts.

The Kaiser continues to sink unarmed ships of neutrals without warning or rescue.

The Queensland Insurance Co., Ltd., of Sydney, N. S. W., Australia, may enter the United States for marine business. The assistant manager and inspector of branches, Cuthbert Hawkes, is in New York city at the present time looking over the field.—Insurance Advocate.

Bakersfield, Cal.—Fire losses for the fiscal year were \$18,631, of which \$3,700 was not inside the city limits. Virtually the entire loss was covered by insurance.

Acknowledgments

The Vulcan Fire mails an appreciative card, with "our best wishes."

Edward Brown & Sons' pretty card of happiness wishes bears a facsimile signature. Our chirographic assistant says it is all right.

Discussion Invited

We print in this number "A Study" by Harold A. Mayer, son of F. J. Alex Mayer, adjuster of Portland. Discussion of this paper is invited. Anything the reader may care to say in approval or criticism will be welcomed by the author of the paper. We tender our columns also. The paper by Mr. Mayer is thoughtful, practical, reasonable and suggestive. The title is "Efficiency in Fire Insurance!" and it begins on page 949. "How can underwriting costs be reduced?" This is a question which new business conditions will make necessary an early answer and a satisfactory one.

FIELD MEN.—Otho Hall of the Vulcan Fire is in town. He has recovered from the recent accident which lamed him, for which nobody blamed him.

H. M. Newhall & Co. have appointed R. N. Louchs special agent.

J. C. Crooks, special agent for Christensen & Goodwin, covering the San Joaquin Valley and Nevada, has resigned, effective Jan 1st.

Western Union stockholders have been faring well lately, with an occasional extra dividend. An extra one percent will be paid for this quarter, making it 2½. Under the latter part of the Gould management they received only 3 percent per annum for a considerable time. War business has boosted receipts.

Honolulu, T. H.—The arrest of Captain Granzow, skipper of the schooner Churchill, owned by the Charles Nelson Lumber and Ship Company of San Francisco, which was wrecked October 25 on the French Frigate shoals, follows the charges by members of his crew that he deliberately fired his grounded ship, after disregarding warnings of the presence of shoals. Granzow is a native of Germany.

THE FREE LANCE

It is hard to fathom the indifference and unreason of Americans who since the declaration of war have been willing to patronize the Kaiser's companies and strengthen his credit. His government knew just what profits the German companies were making in the United States, and it seems unlikely that the home offices did not contribute accordingly to the support of the German army and navy.

The action of the federal government was, of course, inevitable. The toleration of the enemy's companies' operations was imprudent and un-warlike. No other government ever allowed enemy country corporations to continue business and earn profits within its territories in time of war.

Many of the managers, employees and agents of these German branches are good Americans, by birth or naturalization, and good fellows, by nature. They are deserving of sympathy if they suffer, and of help if they need it. But the prohibition was a necessity of war. The delay has been unwise and un-warlike, for many of the employees of the German branches are Germans or pro-Germans, some of whom use any information acquired in business transactions, to the injury of our army and navy and for the benefit of the unscrupulous Kaiser and his autocracy.

Here is an extract from a recent letter from a Hollander who had received part of his education in Deutschland:

"President Wilson does not know Germany. The German people are one with their Emperor. They do not wish to be freed from the Hohenzollerns. He, Wilson, cannot imagine that a German actually likes, takes a pride, stands at attention, when he is browbeaten, spat upon in the face, struck with a rawhide, by a superior. He is proud all the time of being part of a system which will allow him to do the same

later to a fellow one inch lower in the scale than he is; and no one in Germany is so low that there is not a grade still lower than his. Hundreds of years of abuse have made him that way. I could tell you scenes I witnessed at school and on the streets in Germany that would make your hair stand on end."

A boob is one who always thinks he thinks but never does.

Said I to Mr. Sadeye the life man, "I see b' th' papers you've a San Francisco Life Underwriters' Association. What's it for? Do you fix the rates like the fire boys?"

Sadeye, looking me in the eye, respond did, "What's it for? Search me."

That seemed strange, for he is a member and should know. So I took him to a life-saving station near by, and as I paid the 30 cents fee we were offered towels. But the lubricant loosened Sadeye's tongue, and he became joy-eyed and confidential.

"As near as I can make out, we are organized for mutual detection," said Sadeye. "We aim to do the other fellow first, and to do our worst."

Here was a lead indeed. Did I shirk it? No. Did I work it? Just you read.

"I've a hunch that you're a wonderful bunch, Sadeye," said I. "Is the public invited? You prepare and read papers, don't you? No. You expose, punish or expel dishonest agents? No? You what!"

"We steal 'em from each other."

"Oh, I say, that's going too far. You are joking."

"Our insignia is a hammer. We are knockers."

"Whom do you knock?"

"Oh chiefly, each other. But our favorite game is the small Coast life company. Our boss committee carries a 22-high-power for them, ready for the least exposure or any movement in the bushes."

"This seems queer. I fear you don't get along together—don't speak as you pass by."

"Oh that's all right. As we meet and greet each other we speak two languages, one being audible and meek and the other not."

"Come now, no more joking. I hear you get bills passed up at Sacramento."

"That sure is a joke. The only bills we could pass in Sacramento would never land us in jail."

"Sadeye," said I, severely, "if you're not making sport of me, your Life Insurance Association is an actual humbug." He seized my hand and shook it warmly, and said, "Don't quote me. But you have hit it. We are humbugs, and we stick together in order to stick each other—and get free advertising from the papers—the only kind we ever get."

A moment later he button-holed a prosperous-looking man and drew him into a hallway; and when I looked again Sadeye had his fountain-pen ready.

Life insurance men are statesmen who easily agree upon a policy—that pays the largest commission.

The United States nation is among the lowest in percentage of population with a savings account. Yes, but—the United States has the largest percentage of life insurance in force. And what is life insurance but a savings account plus?

I am surprised to read in a long article on American mortality that light weight, unless there is a tuberculosis "history," has no effect on longevity, but that overweight advances in an accelerating way the ratio of actual to expected deaths. It appears also that men who drink two glasses of beer are in great danger (especially in the German trenches), their mortality being 118 percent, while men like Tom and Jerry, who take an average of two "hard stuff" drinks a day have a mortality rate twice as big as the men who drink only coffee and preservalined beverages rich in benzoate of soda. But I am more surprised to read, in conclusion, that all the life companies gladly accept overweight and overwet risks, who, according to this masterly and authoritative showing, are carried at a loss, all premium rates being based on the "expected" mortality

rates. There must be some camouflage business in death loss insurance.

Insurance Advocate, which has strongly urged government ban on enemy country companies, says: "The other day we were warned not to push this matter," for "that after the war these self-same German companies were going to give large contracts to the insurance papers which had supported them during the crisis." The Advocate is told that a number of large contracts have been arranged for already. Hence the silence of the insurance press.

The "support" is imaginary. After the war, I fancy, there may be no Germany and no German insurance companies. If they survive, the loyal insurance press can kill them, if they want to, by carrying a banner with this strange device: "German Companies, with No Earthquake Clause, Denied Liability for San Francisco Losses and Compromised All Claims."

What Shall We Do With the Kaiser?

You ask it. I call your bluff. First catch him.

Otto Schmidt.

Put the Kaiser in a cage and exhibit him for the benefit of the Belgian sufferers.

Angus McKnight.

Condemn him to St. Helena for life on a vegetarian diet.

Edward Smith.

Put him in a prison camp, feed him on his prisoner-ration, and make him read daily Louis Syberkrop's Abdication Letter to Wilhelm von Hohenzollern from Lucifer II. Satan, of the Infernal Regions.

I. Getchou.

The pendulum always swings to the other extreme.

Possibly a new verb will be added to the language: to hooverize.

In this country the department store girls are to vote as usual but the soldiers in the trenches are not.

LIFE

The Policyholders' Digest

13th Annual Edition of the Policyholders' Digest of American Life Insurance, The Company, the Policy, the Cost. Published by the National Underwriter Co., Cincinnati and Chicago. Price \$2.50 per single copy.

This is a book of about a thousand pages, printed on thin paper and arranged in five departments, bound and shaped for the pocket. The general information is compact, comparative and special, as to company. Take any company. You will instantly learn, usually in a half page or less, where it operates, when its dividend year begins, its age limits; and all about the disability clause, term policies, commission of policies, monthly income, postmortem dividends, etc.

The other 800 and more pages are figures and figures, in companies, regiments, brigades, divisions and battalions; and to questions and answers as to premiums, dividends, surrender values, restrictions and privileges and settlements and options.

Read and consult this book and you will know all about American life insurance and 250 insurers.

Retires.—Forbes Lindsay, whom we have had the pleasure of quoting, retires from the Pacific Mutual Life, having thoroughly established the agency-schooling system for the company. Mr. Lindsay is the author of excellent text books for salesmen, and has written much of value for the company's paper.

In Canada and Britain when the war broke out, no extra premiums were charged for home service, but extra premiums of about 5% were originally charged on new policies and on existing policies on the lives of military and naval men for foreign service. These were subsequently raised to 7% and then to 10%, thereafter to 12% and and 15%, and in some cases we even heard of extra premiums of 20% being quoted for oreign service.—Wm. A. Hutcheson.

Will Urges Life Insurance

A rich Milwaukee man who died in California (Frederick N. Finney) left a will urging his heirs to carry life insurance. He said: "I recommend that each of my children, on coming into the receipt of income from my estate, place a sufficient amount in life insurance to make proper provision for their loved ones. If their affection and regard for their children is of such a character as to induce them to be, in a measure, economical, so as to accomplish the acquiring of such insurance, I believe it will be toward the improvement and betterment of their own lives."

October, 1873

We have before us a copy of the Coast Review of October, 1873, Vol. 5, No. 1. Pages were three columns and almost twice as large as this.

On the first page was an advertisement of the Pacific Mutual Life, with Leland H. Stanford as president. The other officers were: John H. Carroll, vice president; Joseph Crackbon, secretary. The general agents were Schreiber & Howell. The home office was at 41 Second street, Sacramento.

The agent for San Francisco was the Bank of Western Savings and Trust Co., 136 Montgomery street. The Pacific Mutual's assets were then over a \$1,100,000. They are now over \$40,000,000.

Interesting extracts from this Coast Review of 34 years ago we promise for our next issue.

Look Your Applications Over First

Delays in handling business are frequently caused by our having to return applications to the agent who wrote the application on account of its being received in incomplete form, or containing errors. These are extraordinary times and the mail service is somewhat impaired, the transit of mails taking considerably longer than ordinarily. So that business when received may be acted upon as speedily as possible, our men should re-check the application and see that all the information called for thereon is furnished, and particularly that the question asking the age nearest birthday is correctly given.—Weekly Bulletin.

LIFE INSURANCE AND THE WAR

Service by the Companies

Address by William A. Hutcheson, Second Vice President of the Mutual Life of New York

When a persuasive official of this association told me that it was my duty to address this meeting, I naturally turned to the one and all absorbing topic, "*the war*," and decided to state some of the aspects of the war as they affect and interest life insurance companies, and some of the contributions which the companies have made toward the conduct of the war.

Basis of Life Insurance Contract

If we consider the basis of a life insurance company's contracts, and how its business is conducted, some of the ways in which we are helping, and will be called upon to help, will become apparent. Our premiums, as we all know, are calculated by assuming.

(1) that those who insure will die in definite proportions each year, according to the several ages of the insured;

(2) that the funds in each company's hands will be invested safely and so as to return not less than a definite rate of interest each year, and

(3) that the expenses, and losses through unforeseen contingencies, will not eat up more than a certain part of our premium receipts each year.

Provision in Policies for Payment of War Extra

All premium rates are, of course, based upon mortality tables which do not provide for the casualties of war, much less of a war such as the present. Born of our confidence in the continuance of peace, we had come to regard war as next to impossible for this country. As a result the practice had grown up of issuing policies which permitted war service without any restrictions and without requiring payment of any extra premium for participation therein and these contracts, when issued, bound the companies of course for all times. Although the older contracts as issued en-

titled the companies to charge an extra premium, the companies very generally removed all war restrictions from these old contracts either prior to or at the commencement of the war. Since the war started, there has of course been a very general return to the old practice of issuing new policies with war clauses therein, under which clauses payment of an extra premium is required in the event of the insured taking an active part in any war during the first few policy years.

Amount of Insurance Subject to War Risk

Let us now consider the amount of insurance in force under policies on lives which *may* enter military or naval service. We should divide these policies into two classes. (1) those on which the company cannot charge any extra premium for war service and (2) those on which an extra can be charged. Meantime, we shall pass over the second group, because the war extra premiums payable on these policies must be considered sufficient to cover the extra mortality under them. As to the first group—those under which the companies have to pay any death claims due to war service without receiving any consideration therefor—I have estimated the maximum amount insured on the lives of men of military age in this country by comparing the aggregate amount insured at conscription ages, 21 to 30, with the total amount insured in my own company, and by using this ratio to the amounts insured in all companies. This, of course, is a very rough method but, as I am not aiming at exactness, it is sufficient for my purpose. Many at these ages will be unfit for service, but, on the other hand, many of other ages will enter military or naval service before we are through with this war. Taking the figures of my own company—and they are doubtless typical of the older but not of the younger companies—we had about \$1,370,000,000 of insurance on the lives of males in the United States in force on December 31, 1916, i. e., shortly prior to the date of our entry into the war; of this amount, about \$172,000,000 (or about 12½ percent of the total sum insured) was on the lives

of males of conscript ages, 21 to 30. This is the maximum amount we could have at risk if all males of conscript ages were in the service. It is impossible to state what proportion of the holders of these policies will see service either at home or abroad, but in any case practically all of this vast amount of insurance is free from all restrictions as to, or payment of extra premium for, military or naval service either at home or abroad. Coming now to policies under which an extra premium is required for such service, in the year 1916 we issued about \$163,000,000 of new insurance, and over \$44,000,000, nearly 27 percent) was on lives aged between 21 and 30. This latter percentage (27 percent) probably indicates more or less the percentage of insurance now issued by all companies at conscript ages, and it further indicates very roughly, in the case of newly formed companies, the percentage of the total insurance in force which is on the lives of men subject to military or naval service.

At the end of the year 1916 there was \$7,730,000,000 insurance in force in companies doing ordinary business and reporting to the New York insurance department. Some of the business so reported is on the lives of females and still other insurance so reported is on the lives of foreign residents. Taking these facts into account and assuming that only 10 percent thereof was on male lives in the United States between ages 21 and 30, we see that no less than \$773,000,000 ordinary insurance was on male lives subject to military or naval service, and practically all of it was absolutely free from all restrictions as to such service.

In addition to the ordinary insurance there was \$4,400,000,000 industrial insurance in force at the same time, and the fraternal orders had outstanding insurance of somewhere about \$90,000,000, both as reported by the New York insurance department. I am told that something like 50 percent of the industrial insurance is on male lives, and that about 25 percent of this insurance on male lives is on lives between the ages 21 and 30. By no means all of

the American life companies report to the New York insurance department.

Amount of War Death Claims

So far, except in the European business of certain companies, we have had few war death claims to meet, but we must steel ourselves to meet them. The British weekly casualty lists may give us some idea of what may be expected when we have an army as large as theirs. These lists show from 20,000 to 30,000 weekly casualties of which about 20 percent are "killed or died of wounds" and the remainder are "wounded or missing." What have we to guide us, however, as to the amount we may be called upon to pay? In the first place, we have the Canadian war claims, and, in the second place, we have the war claims of certain British companies.

Canadian. In the report of the Canadian superintendent of insurance for 1916, we find that the war death claims incurred in the Canadian business of the Canadian, American and British life companies licensed to do business in Canada by the department of insurance in Ottawa, increased from \$1,957,150 in 1915 to \$4,561,000 in 1916, whereas the "amount of the Canadian policies terminated by death" in the same companies was \$13,481,530 in 1915 and \$17,396,000 in 1916. If we term the total death claims less the war death claims, "normal" death claims, we find that in the year 1915 the Canadian war death claims amounted to about 17 percent of the normal death claims or to put it another way, to about 14 percent of the total death claims, whereas in the year 1916 the war death claims increased to about 35 percent of the normal death claims, or to about 26 percent of the total death claims.

British. Coming now to the experience of the British companies, in which companies there is a smaller proportion of new business than in the Canadian companies and therefore a smaller proportion of policyholders of military age, I have no complete information, but I have the reports of 25 British companies for the year 1915, and these reports show that the war death claims amounted to nearly \$10,000,000 (taking \$5

equal to £1) and that the normal death claims amount to about \$80,000,000; i. e. the war death claims in 1915 amounted to about 12½ percent of the normal death claims in that year, or to about 11 percent of the total death claims.

I have not seen their reports for the year 1916, but a year ago the president of the Institute of Actuaries in England stated in his presidential address to that body that the British companies had paid over \$37,500,000 in war death claims in the first two years of the war. From other sources, I am able to state that the total death claims paid in the British companies in 1914 and 1915 (not the same period, for the war commenced in August, 1914), amounted in all to about \$190,000,000. The war death claims therefore amount to about 20 percent of the total death claims over the two-year period.

The last information I have from Britain was contained in a letter written two months ago to me by the manager of one of the strongest British companies, and in this he stated that the war death claims in his company had grown to nearly 20 percent of their normal death claims, and he added that his company's experience reflected more or less faithfully the experience of the average company there.

The increase in the proportion of war death claims to normal death claims in both Canadian and British companies is due to the increase in the armies and therefore in the number of the policyholders of both countries at the front, and not to any increase in the war hazard at the front.

The British companies write relatively less new business each year than we do, and the average age at which policies are issued there is higher than in the United States or Canada; further, the average age in the British army, because of their volunteer system in the early days of the war, is probably higher than in America, and they have a relatively larger army than we can hope to have for some time to come.

These facts all render comparisons difficult, but it may nevertheless be of interest to apply the above percentages to the normal

American death claims. The New York Insurance Report shows that about \$300,000,000 was paid in death claims in 1916, about \$250,000,000 thereof under ordinary policies and about \$50,000,000 under industrial policies. The Canadian and British percentages of war claims to ordinary claims were, respectively, 35 percent and about 20 percent per annum in 1916. If the American companies' war death claims should amount to even 10 percent per annum they would amount to no less than \$30,000,000 a year. If our war death claims should amount at any time to any appreciable part of the assumed 10 percent of our normal death claims, either the contingency reserves or the dividends of the American companies (or both) will be called upon to make very considerable contributions to the cost of the war, for it must be remembered that in hardly any cases can the companies charge any extra premiums as an offset to such war claims.

SOME FACTS ABOUT WAR INSURANCE

Any man or woman of any age in the active military or naval service of the United States can obtain Government insurance. It has been ruled that members of Officers' Training Camps are under the act and can obtain insurance. The cost for each thousand dollars of insurance is from sixty-five cents a month to persons at the age of twenty-one to one dollar and twenty cents a month to those of the age of fifty-one.

The beneficiaries are limited to wife, husband, child, grandchild, brother or sister, stepbrother or stepsister, adopted brother or adopted sister of the insured, as well as parent, grandparent, or step-parent either of the insured or of his or her consort.

The insurance is not compulsory, but the cost is low and the protection great, and not only are all persons eligible afforded every opportunity to obtain this insurance without trouble or extra expense but they are specially urged to do so.

SELLING LIFE INSURANCE

Selling-Sense

When a man is worked up to the point of buying and takes his pen in hand to sign the application, that's the time to get settlement. Just take it for granted that you are going to get settlement. Talk and act the part—getting settlement with the application is the natural and expected thing. Be genuinely surprised if the applicant does not expect to pay.

In the selling talk silent pauses, like the white space in a good advertisement, are often worth as much as what is said. A good advertising man does not fill his space with type; he knows that his lines will make a better impression if they are set off with white space. So the good agent puts a few pauses into his talk to give the high points a chance to sink in.

The prospect was already insured in the company. The agent was trying to induce him to take an additional policy. Though his line was only small this prospect, like many others, had the notion that he did not want to put all his eggs in one basket. "You don't have to put all your eggs in one basket," the agent pointed out to him. "We have thousands of mortgages and bond investments. Your eggs are scattered all over the United States."

To emphasize the fact that it is the man's brain he is insuring an agent tells the business man, "I could buy the same goods you buy and offer them for sale again. It isn't the merchandise that makes your success, it's your ability."

And to drive home the ever constant need of protection this same agent repeats at frequent intervals in the course of the presentation: "If you had fallen asleep last night, what would your wife be doing to-day?"

One agency has figured it out that the calls made by its agents in the course of a year are worth about as much as the fees

charged by a doctor for his call. And the agent doesn't wait to be sent for. The number of his calls is a matter pretty much within his own control.

Concentrate on people who show evidences of progress, prospects who can pay premiums. Form the habit of eliminating. If a name has proven that it is not any good, eliminate it from your file. Mere names are not of value; the directories are full of names; what you want is prospects. Any name that is worth keeping in your prospect file is worth keeping up-to-date by noting all new information that may come to you on that name. Keep a live file and make it a real business asset.

In presenting the monthly income plan a New Orleans agent couples his specific facts with human interest stories, appealing to the prospect's imagination. One picture that goes home is that of a mother and daughter, the mother dead, the daughter hopelessly crippled for life and thrown on the charity of the world. All this because the life insurance money bought by the husband and father with the sweat of his brow was used to buy an automobile that carried his loved ones to their destruction. The same amount of insurance, under the monthly income plan, would have saved both of them and provided them all the comforts of life.

A sample policy is always a handicap. It never closes a case and often serves to postpone the decision indefinitely until the prospect can "find time to look it over." You provide the prospect with a good excuse for putting it off. The only agent who is ever benefited by a sample policy is the competing agent.—Fidelity Field Man.

Women and Life Insurance

War and suffrage will make many women salary-earners and doom them to lives of single blessedness. They will have dependents—parents and younger brothers and sisters—and will receive regular weekly wages and monthly salaries. Therefore women may hereafter be considered as good prospects and also as good life insurance risks. Women who work and have regular

incomes are not sickly nor of short lives; and the unmarried escape the hazard of child-bearing and the worry of child-caring. The number of insurable and desirable women risks has increased and will increase by the tens of thousands.

No Scarcity Of Prospects Or Lessening Of Opportunity

A million and a half men are now serving in the United States army or navy, or will be drafted in the near future. Some of these men carry life insurance, but the great majority of men who have families dependent upon them were and will continue to be exempt.

The decrease in the number of men who have temporarily ceased to be prospects for the agent's solicitation is made good in large measure by increased opportunities among men not in service.

The necessity of increased amounts of life insurance by men of moderate salaries, who as a consequence of higher cost of living find their surplus earnings reduced so that endowment or life insurance rather than investments, offer the only means for maintaining a reasonable income for their families or themselves.

Heavy inheritance taxes have enlarged the field of solicitation among men of invested resources. These men are largely increasing their life insurance because by the payment of a moderate annual deposit they can best provide the ready cash to meet such taxes and prevent a reduction of their capital.

The increased popularity of life insurance among employed women and farmers is unmistakable. Its development will keep pace with the growing participation of women in business, and the great prosperity of the farming population.

Largely increased wages among men of skilled trades has brought these men into the field for small policies.—Agent's Record.

The satisfied policyholder wants more insurance. Find him.


Send us life news.

HELP WIN THE WAR

Buy a *War-Savings Stamp* for \$4.12 and receive \$5.00 on January 1, 1923. It earns compound interest at the rate of 4 per cent.

Buy a *Thrift Stamp* costing 25 cents. It does not earn interest, but enables people to save money, and soon pay for a War-Savings Stamp. Every dollar lent to the Government helps win the war the sooner, and saves the lives of many of our soldiers.

Buy these Stamps at postoffices, banks and authorized agencies.

 Post this in your office window.

Salary Increase

To be of some temporary material aid to its home office and field forces in meeting the advanced cost of living, the Prudential Insurance Company of America has allowed a ten percent increase in all salaries not exceeding \$2,400 a year. About 4,000 clerks in the Newark home office of the company and in the neighborhood of 12,000 agents scattered throughout the United States and Canada will be benefited. "It has been found desirable from several angles to grant the salary increase," said President Forrest F. Dryden. "The war has taken from the homes many of our employees incomes which had heretofore been of much help in maintaining those homes. What we are doing will, therefore, be of aid in meeting this unexpected deficiency. The high cost of living to-day, however, is the more important reason for the increase, and the Prudential is glad it can be of service to its loyal workers in this connection."

The Germania Life's change to Guardian Life of America is being opposed (vainly, as we think) by the Guardian Life of Iowa.

In the first nine months of this year autos killed 312 persons in New York city and 632 in the state.

OUR OLIO

In the Naval Reserve

E. C. Gillette, former assistant examiner for the Fire Association at San Francisco, under Manager Avery, has joined the Colors and is now in the Naval Reserve at San Pedro, Cal.

President Meikle

W. B. Meikle, a man of underwriting ability and long experience, has been elected president of the British America and the Western Assurance, succeeding the late W. R. Brock. Mr. Meikle has been vice president of both companies for some years, and has very materially advanced their interests.

Change of Name

The German Fire of Pittsburg will change its name. This company is chartered by Pennsylvania and is owned and controlled exclusively by citizens of the United States, but the name has too foreign a sound. Although over fifty years old, the secretary announces that—

"The time has come when it should not be necessary for the company or its agents to be called up to explain the position of our company in relation to questions of world wide importance."

Hung Jury

Los Angeles, December 14.—The superior court jury trying Archie Eley, suspended fire chief, on a charge of embezzlement of \$500 belonging to the Police and Firemen Pension Fund, was hopelessly "hung" and therefore discharged.

Water Meters in Portland.—Insurance engineers recommend that a sufficient number of meters be installed each year, so that all service connections will be so equipped in five years. There are approximately 52,500 service connections in this city, of which approximately 17,000 are metered, leaving about 35,500 unmetered. If the recommendations of the engineers were adopted a total of 7,100 meters would be required each year for the next five years.

It is asserted that meters are desirable because they lessen waste and cause a more uniform consumption during all hours.

All Foreign Insurance Companies to Be Licensed

Washington, December 14.—To guard against transmission of information to the enemy, President Wilson has issued an order requiring foreign insurance companies, allied or neutral, doing business in the United States, to obtain a license from the Treasury Department before February 1.

Sweden

Reduced rations appear to have reduced the death rate from 15.7 to 12.6 per 1,000 inhabitants.

Stock and bond quotations are low and will not improve so as to help out annual statements as for December 31. If average values are reported, instead of sale values, the figures will be much lower than a year ago.

The fall in securities, where such investments, are relatively large, will wipe out all or nearly all of the admitted surplus of some of the insurance companies. This unpleasant situation must be met, in a few instances surely, by re-insurance or by reduction in capital.

The Industrial Workers of the World, the Belsheviki of America, are socialists and anarchists, men without a country, without pride of ancestry and hope of posterity. Like the Russian Belsheviki, the I. W. W. are soap-box orators who practice sabotage and incendiarism, and would try for a revolution and general confiscation at the first opportunity. They are traitors and incendiaries who have started many fires, and have called strikes to embarrass the government and hinder the production of war materials. The membership of this so-called order of workmen is composed almost entirely of Europeans, who are mostly aliens. On this Coast they have planted phosphorus and caused "mysterious" fires in lumber mills and yards.

Loudon Appointed Deputy Manager

Geo. W. Hoyt, deputy manager of the New York office of the Liverpool & London & Globe Ins. Co., retires on December 31st, as announced in a Coast Review Extra. Mr. Hoyt has long been in impaired health.

Hugh R. Loudon, some time ago transferred from the Chicago office and appointed associate deputy manager, will succeed Mr. Hoyt as deputy manager of the New York office. The office associate deputy manager will be abolished on January 1.

New Plan of Bank Deposits and Term Life Insurance

Sacramento, Dec. 1917. — The "Gesell Plan," combining special term bank deposits and special term life insurance, is the very latest insurance and banking innovation in California. The California "Gesell Plan" Corporation, with headquarters in Los Angeles, has been incorporated and has secured authority from Commissioner of Corporations H. L. Carnahan to issue a limited number of shares to parties who, for an interest in the project, are to finance its promotion.

Under an agreement, the depositor places in the bank a stipulated sum at stated times—weekly, monthly, or annually—for a certain term of years, the bank forwarding the depositor's application for a special term policy of insurance on the life of the depositor for a term one year less than the deposit period.

In case of the death of the depositor, the insurance company will pay a sum approximately equal to the difference between the amount of the deposits (if made as agreed), less the insurance premiums and commissions, and the full amount agreed to be deposited by the depositor during the whole deposit period.

Not a few brokers and agents are now sorry they placed and kept placed policies in enemy country companies. Their clients are demanding cancellation pro rata and saying we didn't tell you "to put us in German companies." In such case it is up to the broker and agent to pay the difference

himself, re-write and pocket any feelings and a fresh commission.

Looking Backward

OLD SAN FRANCISCO

We have in our office a photograph of the San Francisco water front prior to 1851. The original photograph was taken from the Jenny Lind theatre, the site of the new Hall of Justice at Kearny and Washington streets. Many of the buildings, even at that early day, were of brick construction. The water front and the harbor is a forest of masts of ships from all parts of the world—ships that were deserted by their crews who hiked to the placer mines a hundred miles or more in the interior. From Montgomery street eastward was formerly shallow water-tide lands; but where the Bank of California stands was the home of a man named Hunter; and across the street was the bay. At the corner of Sansome and Clay streets the deserted ship Niantic sank; and along about Clay street was the "long walk" of wood, over the shallow tide water, down to deep water where ships were anchored.

The fashionable Delmonico hotel was on the north side of Montgomery, between Merchant and Washington. The picture shows the water and the ships above Sansome. Where the Mutual Life building stands, at the southeast corner of Sansome and California, the dismantled hulk of a ship is seen.

Insurance agents of every kind will be asked to co-operate in the selling of war savings and thrift stamps. See page 967.

Under a policy insuring an automobile against damage from robbery, theft, or pilferage, held, that no recovery could be had for damages by persons who took the car only with intent to use it. 106 N. E. 725.

Inter-Insurance will be regulated by state insurance departments and required to keep on hand \$100,000 to pay losses.

The Nord Deutsche has reinsured in the Automobile.

REVIEW OF THE YEAR

War with Germany was declared in April, and with Austria in December.

Many fires have been attributed to men of German birth or descent, especially fires in food warehouses, elevators and flour mills, and munition factories, and also ship-yards.

In February, in one day, New Britain, Conn., was set on fire with incendiary bombs in twenty places. In April, attempts were made to burn the Great Lakes naval station at Chicago. In May, an alleged incendiary \$1,000,000 fire in Atlanta; and there were two fires, from tampered electric wires, in the navy yard at Norfolk, Va. In June the navy yard at New York lost much submarine construction material by fire. In August a Brooklyn pier was burned, and ships, tugs, barges and war material were damaged, with a loss of about \$1,000,000. In October, a number of fires were started simultaneously on the piers of the B. & O. R. R. at Baltimore. Two piers, several ships and war material were destroyed, with a loss of about \$1,000,000. In December, four fires were set in the Alameda plant of the Union Iron Works of San Francisco, within two weeks.

Fire insurers have paid out large sums for losses for which the I. W. W. are certainly or probably responsible. But losses of this character are not new on the Pacific Coast.

Employers are now trying to exclude them, by requiring all applicants to name their employers for several years and give reasons for changes or loss of employment. Investigations follow satisfactory answers. The government is prosecuting many of the leaders of this anarchistic organization.

Germany has lost every foot of colonial land. The Turks have lost Jerusalem. Russia, with first a sane and now an insane revolution, is today without a national government, and is ripe for another revolution tomorrow.

The Pennsylvania's loss from underwriting in 1916, according to Best's, was \$199,227, and the surplus fell off \$93,750. The principal stockholders, therefore, were in-

clined to and did accept the favorable offer made by North British interests. The Coast Review Fire Chart shows an underwriting profit on this Coast and as a whole for the past five years.

The government "killed" Max Eastman's *The Masses*, published for "them asses" and a few cranks. It was a socialistic, anarchistic and otherwise disloyal publication, which we were surprised to see on the library table of a San Francisco club.

The American Eagle, Continental and Fidelity-Phenix joined the Board of Fire Underwriters.

The Home F. & M. Ins. Co. of San Francisco was reorganized and capitalized, and will resume business next month.

The general brokerage-agency firm of Marsh & McLennan lost to a competing non-board broker two big Coast lines—the California Wine Association and the Key Route.

The great pretender, the Pittsburg Life & Trust, was secretly sold and openly looted of millions in about three days. Prosecutions followed but nobody is in jail. The Metropolitan Life reinsured the Pittsburg Life policyholders, including Washington Life. It is queer how insurance companies with "Trust" in their names have proved unworthy of any trust.

To be concluded in our January issue.

Index

Coast Review Index 1917 Contents appears in our regular January issue as a folder. Should you miss it and need it for binding let us know.

San Rafael, Cal., December 14.—Fire of unknown origin burned two houses, a garage and several outbuildings in Kentfield early this morning. The buildings destroyed included the Antone Cerini home, the John Marino home and the garage of Postmaster Charles Fay. Fay's summer home was saved from the flames. The loss is \$6,600.

Adjuster Chapuis is ascertaining the loss by the burning of the Fricot dwelling and contents, near Angels.

Cancelling at Short Rates

Business of the German companies is being rapidly transferred. The policyholders are required to accept short rates of cancellation. Some brokers are reported as "standing" the short rate charge and making a new commission of course. Policyholders, however, are not kicking against paying the difference between short rates and the pro rata return premium, because they can escape the coming flat increase by taking out new insurance now.

More Acknowledgments

Holly green and candles red and stick bronze, on a card, and these kind words, "With Heartiest Christmas Greetings and Every Good Wish for your Happiness in the Coming Year." Signed, Elbridge G. Snow. A good combination, holly berries and leaves, lighted candles, and snow.

The Capital Fire's San Francisco office issues a handsome calender card, with "Love's Golden Dream" looking very real.

M. Thompson & Co., San Francisco insurance brokers and average adjusters, present their friends with a very beautiful calendar, with a large photo-engraving, in colors, of "An Island Trader," a bark under sail.

Insurance Commissioner Wells of Oregon has issued a circular calling attention to the co-insurance clause and to increased values, and the possible effect. By the way, our own article on this subject was in type six weeks ago.

Liverpool and London and Globe Service Flag. — The Liverpool and London and Globe has thrown to the breeze a service banner bearing the inscription, "Our American boys in the United States Army." There are nearly seventy stars on the banner, and it attracts attention of the throng who infest William street during the lunch hour daily. —Spectator, New York.

Alameda, Cal.—In one week there were eight incendiary fires in this city, four of which were in the Union Iron Works.

No Difference in Principle between Industrial and Ordinary Life Insurance

I have a steadily growing aversion to speaking or writing of Industrial insurance as a thing apart—as being separate and distinct and to be differentiated from life insurance in general, when, as a matter of fact, it has become, and is, in character, dignity and extent the exemplification and embodiment of the life insurance idea. One might as well regard the industrial class of the community as a body separate and apart from the people in general—as that their life insurance is so peculiar to them that it is not to be considered with insurance for other classes of the community.

Industrial insurance is, at the most, merely a variation of the life insurance principle in its adaptation to the people at large—to the household or family. There is, for example, no such thing in life insurance as an Industrial agent. There are agents who write applications for Industrial life insurance, but who, with the exception perhaps in a few of the very small companies, also write Ordinary life insurance. The simple fact is that the (sometimes called) weekly premium business has attained to such proportions that the word "Ordinary" must needs be employed to distinguish it from Industrial life insurance.

Thus it is difficult for me to draw a distinction in principle between the selling of Industrial and of Ordinary life insurance. Indeed, much the same personality, and many of the same qualities—aptitude, industry, perseverance, judgment of human nature and the like—are as requisite to one as to the other.—From Metropolitan Life's Second Vice-President Gaston's article on "Selling Industrial Insurance."

—Edward M. Brodie is now branch secretary of the Pacific department of the Law Union & Rock and Union Assurance, under Manager Harry H. Smith.

—Commissioner McCarthy of Honolulu is preparing a pamphlet of fire prevention suggestions, for distribution to Islands cities.

—Hilo, T. H., is to have a fire marshal.

CHIPS

—Coast Review wishes you the best New Year of rarest prosperity; health and some wealth; with no sorrow nor need to borrow; with new friends to make amends for war's demands in other lands; with old friends true and sticking to you; may your loyal confidence grow stronger until "Divine Right" no longer masks, in any age, murder, piracy, loot, slavery and worse outrage.

—Portland, Dec. 2.—Fire losses for the year ending yesterday amounted to \$280,000, according to Fire Marshal Young. This is \$264,200 less than the 1916 losses. In 1914 the loss total was \$1,762,493 or about \$7 per capita.

—The business of Insurance is a proper subject for exercise of police power.—Firemen's Ins. Co. of Newark, N. J., v. Davis, 198 S. W. 127.

—Oroville, Cal., December 1.—Two little Johnson boys attempting to cook their own breakfast on a coal oil stove caused the fire department to be called out. The father, mother and an older brother were out picking oranges, leaving the little fellows, aged about 9 and 4 years, to cook their own breakfast. The children turned on too much oil. There was an explosion and flames were thrown over the room. A neighbor carried the blazing stove out of the house.

—The Coast Review is truly sorry for the managers and other employees of the branches of German and enemy-ally countries who are embarrassed by the Government's prohibition. The Government has merely done its obvious duty, because it was unwarlike to tolerate insurance activities which placed much important information within easy reach of the enemies' spies. Marine insurance covered ships and cargoes bound for Europe, and revealed departures and destinations. Fire insurance covered stores of food and munitions, and revealed locations and removals. Liability insurance covered casualty hazards and offered opportunities, as in fire insurance,

for regular inspections. Reinsurance too gave all necessary information required by spies, incendiaries and bombers. Yet the Government took no action for several months after the declaration of war against Germany. Yet we like and respect the managers of these German branches and do not believe that any of them would do a disloyal or treacherous thing. We recall with pleasure the fact that very generally these branches have co-operated with the best companies for the best interests of underwriting. But it was necessary that they should be stopped from doing business in this country while the war lasts, and it was imprudent to delay the prohibition for a day.

—Washington, Dec. 1.—The new war stamp taxes are now in effect. Persons engaged in stock, produce or merchandise transactions must keep a strict account of dealings. The taxes do not apply to any government bonds. Indemnity and surety bonds pay 50 cents each, except where a premium is paid. The premium tax is 1 cent on each dollar or fraction thereof.

—Long Beach, Cal., December 1.—Federal authorities are investigating alleged incendiarism in connection with a fire which today destroyed one building of the Western Chemical Manufacturing Company's plant, now devoted to making Government supplies. The loss was estimated at \$15,000. The secretary of the company informed the authorities he saw men prowling around the place about midnight.

—Baker City, Or.—State Fire Marshal Harvey Wells has been exhibiting moving pictures of fire prevention and escape for school children. He o.k.'s our fire chief, F. H. Grabner.

—Portland.—The quarterly license fee of \$10 for all insurance agents is held by Judge Kavanaugh to be in conflict with state insurance law. The city has appealed the case.

—The Insurance Economics Society (Detroit) has reached clear to Portland and taken C. D. Babcock away from the Oregon Federation to make him its manager.

CHIPS

—Salt Lake City capitalists seem easy marks.

—West Coast Life.—Secretary Thomson announces that the company's 1917 schedule of dividends will be continued during 1918.

—Life.—"Free Lance" makes, in this number, what seems a savage thrust at the San Francisco life solicitors' organization. If unfair and unjustified, some life man will come back with his lance.

—Tacoma's Life Underwriters' Association elected for the ensuing year: Harry Pulletier, president; Frank Burgess, first vice president; L. A. Biggle, second vice; Victor Becht, secretary; H. S. Anchell, treasurer.

—Life.—The Mutual Life announces that some 200 extra war premiums have been paid to the company this year by policyholders who have joined the Colors. Such insurance is plus the government war insurance. Extended insurance is urged upon soldier policyholders who do not pay the extra war service premium.

—MOVED.—Larger and more convenient offices were needed by the Phoenix Mutual Life Ins. Co. in San Francisco, and Manager James S. Osborne advises us that he now has them in the Claus Spreckles building on the 17th floor—"the prettiest life offices in the city." Friends are invited to drop up and see them.

—MOVED.—The offices of the W. W. Alverson companies have moved from Pine street to larger and more desirable quarters just opposite, on Bush street, at 266, in the Mills building. Entrance may be had also from the main (Montgomery street) entrance to this bee-hive building.

—FIELD MEN.—Our Special Agents' Directory appears revised in our January magazine.

—M. E. Spalding of the Hartford has joined the field staff of the Home F. & M.

—J. C. Crooks has gone with the Nevada Fire.

—Carl Truitt has quit the Nevada Fire.

—Seattle, Dec. 20.—J. E. Austin, adjuster, has moved to 1001 Alaska building.

—The Fire Association of Philadelphia issues a very interesting historical sketch, of which we shall make further mention.

—Fire.—We assume, in all the circumstances, state insurance commissioners will now investigate the Guardian Fire Insurance Co., since the management and ownership are understood to be the same as of the late Guardian Casualty Co.

—Rumors.—There are several rumors which entirely lack confirmation. It will do no good to mention them now.

—In our Protective Association list we mentioned the Albers Mill fire in Portland and the later Albers Mill fire in San Francisco, and added: "it is said they are outspoken pro-German men." The idea was that they might have stirred up enmity. We are now assured that this intimation was entirely groundless. Our informant now acknowledges it too.

—Of Louis Helbing, San Francisco, loud in pro-German sentiments, and under arrest, we said: "Some offended patriot may take a notion to fire Helbing's flats." Less than a month later they were set on fire in several places, and their owner is now charged with arson.

—The Insurance Advocate says: "We expect to announce shortly several new American reinsurance companies, one a New York company and one a Hartford combination."

—Portland, Dec. 1.—Mathilda Leasing is suing the Alliance for \$1,750 alleged due on policy covering hotel at Whiteson, Yamhill county. Later: jury decided for defendant, which alleged that plaintiff was responsible for the loss.

—Overhead writing on the Sloan shipyards at Olympia, Wash., in some help-out-for-the-good way has got six companies in bad with the residence agency law. Some time ago fire risks on Alaska shipping were written at Alaska rates for Alaska concerns, but the state insurance rating authorities insisted that the insurance should be written at the higher Washington rate.

—The U. S. Army-Navy war-risk insurance has passed the \$2,000,000,000 mark. It is only term insurances.

A Barber and a Moosiker

The leaders of the Petrograd extreme socialists, who are doing the Kaiser's bidding, are Herren Zederblum and Braunstein, two German names which their owners have exchanged for Russian names. These men have been the leading exponents of anarchy, socialism and a division of all property. It is not doubted that they are German spies and otherwise in the pay of the Potsdammers.

The Hearst papers, which are barred by the British government from the cable for the crime of "stufing" the dispatches at this end of the wire, have again lost in the U. S. court in the suit charging them with stealing and cooking news dispatches from England.

The Allemania in ten years has averaged 50 percent losses and 44 percent expenses.

Last year the expenses were nearly 47 percent and losses to earned premiums were 50. This leaves 3 cents margin for conflagration. W. Steinmeyer is president and C. B. Reiter is secretary.

The Home F. & M. has begun the selection of a field staff.

TWENTY YEARS AGO

The Coast Review printed a facsimile of a policy issued by the Ins. Co. of North America in 1796.

The First National Fire may be revived as a reinsurer of a German branch, the present manager of the latter to be in control.

Compensation. — In Massachusetts the manual rates have been increased flat five percent.

Old in Experience --- Young in Vitality
MODERN IN EVERY DEPARTMENT

The Pacific Mutual Life Insurance Co.
OF CALIFORNIA



FOUNDED 1868

Assets

\$38,727,196 62

Capital and Surplus

\$4,932,024.50

LIFE, ACCIDENT, HEALTH INSURANCE
ALL WAYS ALWAYS

See for an Agency Contract in California

Managers for Life Department

KILGARIF & BEAVER.

Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Pacific Mutual Bldg., Los Angeles

Managers for Accident Department

F. A. STEARNS.

Shreve Building, San Francisco

The PASCHALL-JONES CO.

Story Bldg., Los Angeles

Paid-for Life Insurance. \$171,913,618.00

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PACIFIC WEST FIRE BUSINESS

BY STATES IN 1916

Alaska

Arizona

Reported to the Coast Review

	Premis.	Losses	Premis.	Losses
Aetna	\$ 9,075	\$. . .	\$ 28,720	\$ 5,769
Aachen & Munich	1,256	. . .	2,388	551
Agricultural	2,403	1,832	9,935	1,785
Alliance	761	. . .	4,819	2,905
American	362	20	378	43
American Central	180	. . .	11,857	3,359
Arizona . . . . .	. . .	. . .	83,252	12,106
Atlas Assurance	2,691	. . .	18,139	11,327
Boston	917	9	. . .	. . .
British America	2,833	5	. . .	. . .
British & Federal Fire Und.	5,097	1,053	. . .	. . .
California	6,866	2,125	9,608	4,267
Caledonian	3,360	. . .	9,874	3,677
Camden	508	. . .	83	. . .
Capital	274	770	2,306	2,258
Colonial Und.	8,889	. . .	8,406	198
Commercial Union Assur.	11,111	2,254	23,370	7,731
Concordia	5,205	1,790	2,310	438
Connecticut Fire	4,012	102	15,851	5,084
Delaware Und.	6,922	336	6,474	2,213
Detroit F. & M.	932	. . .	1,927	247
Dubuque F. & M.	676	. . .	. . .	. . .
Equitable F. & M.	1,132	24	2,245	602
Fidelity Phenix . . . . .	. . .	. . .	20,783	6,939
Fireman's Fund	7,047	111	40,697	25,038
Firemen's Und.	1,478	. . .	. . .	. . .
Fire Association	5,204	1,149	11,088	901
First National	522	3,331	323	79
Franklin	118	. . .	. . .	. . .
German Alliance	784	16	882	267
German American	8,864	73	26,127	4,985
Germania . . . . .	. . .	. . .	11,574	1,967
Globe & Rutgers	7,813	3,741	18,342	2,864
Globe Underwriters	401	5,000	1,049	. . .
Guardian . . . . .	. . .	. . .	1,306	. . .
Hamburg-Bremen . . . . .	. . .	. . .	3,399	84
Hamilton	562	2,290	454	78
Hanover	3,906	500	. . .	. . .
Hartford Fire	20,064	11,351	81,788	41,053
Home of N. Y.	12,789	7,051	58,837	38,025
Home of Utah	431	. . .	1,118	1,204
Imperial	554	. . .	2,211	508
Ins. Co. of North America	7,701	343	19,552	5,270
Law Union & Rock	2,502	1,035	. . .	. . .
Liverpool & London & Globe	7,103	1,109	21,196	2,595
Liv. & Lon. & Globe, N. Y.	676	. . .	410	17
London Assurance	16,393	11,447	16,327	4,099
London & Lancashire	5,556	303	12,980	8,577
Merchants, Colo.	90	. . .	. . .	. . .
Mercantile F. & M. Und.	107	. . .	. . .	. . .
Michigan F. & M.	1,152	98	5,120	39
Michigan Com'l	5,179	1,370	4,336	769
Milwaukee Mechanics . . . . .	. . .	. . .	5,962	3,546
National Fire	22,886	13,796	23,928	1,389
Netherlands	318	1,245	. . .	. . .
New Hampshire	736	. . .	1,527	274
New York Underwriters	4,989	101	12,525	5,279
New Zealand	5,295	45	18,477	1,286
Newark	2,455	. . .	13,228	4,997
Niagara-Detroit Und.	2,300	. . .	2,591	1,582
Niagara Fire	6,880	545	9,877	2,367
Nord Deutsche	66	. . .	373	. . .
North British & Mercantile	4,172	287	15,729	8,413
Northern Assurance	11,071	749	7,937	132
Northwestern National . . . . .	. . .	. . .	5,186	139
Norwich Union	15,839	13,603	20,701	3,266
Orient	272	34	6,057	7,491
Pacific States	216	*1,609	. . .	. . .
Palatine	6,996	187	11,721	1,066
Patriotic	138	. . .	1,590	. . .
Pennsylvania Fire	2,469	. . .	11,237	4,623

	Alaska		Arizona	
	Premis.	Losses	Premis.	Losses
Philadelphia Und.	2,486	617	6,011	1,040
Phoenix of Hartford	4,764	4,046	12,978	7,961
Phoenix, London	7,551	1	22,361	8,528
Providence-Washington . . .	2,024	1,332	3,250	3,412
Prussian National	437	1,245		
Queen Ins. Co. of America . .	7,647	294	26,451	7,682
Royal	11,131	378	39,900	16,523
Rochester German	1,805			
Scottish Union & National . .	2,076		7,509	3,892
Security			4,425	300
Springfield F. & M.	9,962	1,678	45,616	26,625
St. Paul F. & M.	127		11,133	3,664
Standard			6,195	1,726
Sterling	25		56	
Sun of London	5,232	366	20,958	3,726
Svea	4,327	11,592	7,644	2,795
Union Assurance	3,488		6,279	1,076
Vulcan	2,344	56	2,067	7
Westchester Fire	3,126	126	8,162	491
Western Assurance	2,810		2,806	542
Yorkshire	10,079		1,425	
* Paid + Reins. only — Minus				

Uniform increase of the flat 10 percent fire premium rate all over the country, and not merely in the burning East, is the demand of several insurance commissioners. The increase is supposed to cover war taxes and war-caused expenses.

Increased gold is coming in and increased silver is flowing out of the United States.

Government war-time control of the railroads will strengthen their securities, in which so much of life insurance funds are invested.

San Francisco Streets

Montgomery street has a history, for Commander Montgomery of the U. S. s. s. Portsmouth landed at what is now the southwest corner of Montgomery and Clay streets, where the 10-story Bank of Italy now stands, on July 9, 1846. From there Commander Montgomery and his marines marched to the plaza one block above, now known as Portsmouth plaza, and raised the Stars and Stripes, and took possession of the city for Uncle Sam.

The stock and Bond Exchange is completing a 6-story building on this street, running back to the California market.

The American National Bank is erecting a handsome steel frame building, equivalent to 12-stories. The street walls are granite. The lofty column entrances are very imposing.

Life.—The Pacific Mutual News of January 1918 is out, and it's a wonder. January 2 is the company's fiftieth birthday. The assets are now \$41,700,000 and the yearly income is \$11,000,000. The business in force is \$185,000,000.

Accident.—At Portland, Or., Circuit Judge Gatens sustained a motion for nonsuit in Ursula Meister (widow) v. General Accident. Henry Meister (husband) was insured for \$1,500. He was killed in self defense, in his apartments by Emil Spranger, whom

he attacked with a revolver. The court held that insured provoked his death by a deadly assault, and it therefore could not be considered accidental.

Fire.—Portland's public auditorium was to have \$495,000 insurance for three years for a premium of \$7,692. But the city dads fell apart and wrangled right roughly, and Barbur boldly said the city should carry its own insurance. So the sad matter was postponed.

The American Union is paying claimants a 10 percent dividend, making 60. There will be one more dividend.

Salem, Or., Dec. 21.—Fire in the penitentiary shops burned a hole through the roof. German spies are not suspected. The conviction is that a convict is guilty.

Portland, Or.—Our city fire losses for the twelve months ending Dec. 1st averaged only 93 cents per capita. A year ago the average was 100 cents.

The Associated Press presented its 3000 employees each with a \$1,000 life policy, to continue in force as long as in its service. That is \$3,000,000 group insurance.

Air and seaplanes at 8 percent are being written by the Queen of America. When next you sail, take out a policy.

Queen

Insurance Company
Of America, N. Y.

NET ASSETS, (JAN. 1, 1917) . \$12,149,848

NET SURPLUS, " . 5,176,150

E. F. BEDDALL

President

N. S. BARTOW

Secretary

GEO. W. BURCHELL

Vice-President

Gross Assets ^{JAN. 1} 1917 \$122,761,094

Fire & Marine Assets 55,786,381

Net Surplus - - 20,169,199

Losses Paid - - 303,155,408

Transacts Largest FIRE Insurance Business of any Company in the World

GEO. CHAPPELL, Manager

J. J. ATKINSON, Sub-Manager

LIVERPOOL, ENGLAND

DEPARTMENT OFFICES: Boston, New York, Chicago, Atlanta,
San Francisco, Montreal.  Agencies in all principal Cities and Towns



ROLLA V. WATT, Pacific Coast Manager

FREDERICK B. KELLAM, Assistant Manager

H. R. BURKE, Assistant Manager

ROYAL INSURANCE BUILDING. SAN FRANCISCO

SPECIAL AGENTS: Frank M. Gilcrest, J. K. Urmston, J. B. Walden,
D. L. Stewart, C. D. Gabrielson, E. P. Eldred, J. H. Banks,
F. J. Perry, R. S. Folger, Matt B. Evans, P. S. W. Ramsden,
C. A. Luhrs (automobile).

WAR AGAINST THE MODERN ATTILLA

"We shall regard the war as won only when the German people say to us, through properly accredited representatives, that they are ready to agree to a settlement based upon justice and the reparation of the wrongs their rulers have done."—President Wilson.



Off the Norwegian coast two German cruisers sighted steamships returning home to Norway, and convoyed by a British destroyer. The latter, fighting, was soon sunk. The Germans then turned their guns on the helpless merchantmen and shelled them and also their escaping life boats. It is estimated that fourteen ships were sunk and 250 persons, including women, were killed or drowned. The Kaiser is indignant because the good people of Norway are indignant; and he threatens to punish them by taking possession of Denmark, another country. Can you beat it?

The autocracies of Germany and Austria have always made a study and a practice of the art of war, and are swift and thorough; whereas, the democracies, engaged in the peaceful arts and inventions which advance and preserve civilization, are slow and for a time necessarily less efficient and concentrated in war. But united democracies are more powerful than united autocracies.

Recently 6 Austrians were condemned to death and 33 others were

sent to prison for copying or reading a Russian proclamation, dropped by airplanes. A girl was condemned to death for sending a copy in a letter to her uncle. The uncle copied the proclamation in a notebook, for which he likewise was condemned to death. Bruch, an employee of an insurance company, read the proclamation. He was sent to the penitentiary for three years. School children were sent to jail because they heard the proclamation read. What monsters these Austrian rulers are!

The Tommies and Poilus fight as they do because they are fighting for things of the spirit—not for conquest, not for loot, not to set up "kultur." They fight with butchers, poisoners, assassins; they fight against men driven by the honorless Hohenzollerns—yes, against men who, if they had the manhood and fighting spirit that could sustain them against the men of France and of England, would not dumbly and swinishly allow themselves to be bullied, hoodwinked and bled by the Hohenzollerns. — Los Angeles Times.

There are now indications that Germany is planning to violate Swiss territory and enter southern France. Our government has notified the Swiss authorities that America will not fail to observe the principle of neutrality applicable to Switzerland and the inviolability of its territory, as long as the neutrality of Switzerland is maintained by the Confederation and respected by the enemy.

GENERAL

Marine.—Government war risks insurance has collected about \$35,000,000 premiums and paid \$13,000,000 losses.

Attention is called to the marine decision printed in this book.

It is by request of the federal government that we are publishing "war" matter. We believe in boosting but not in knocking.

Potatoes are now sold at wholesale on weight-quotations by 100 wt.—and not by bushel as heretofore.

In Great Britain by government order woman's leather shoes must not have uppers exceeding seven inches in

height nor more than eight if of other material.

There are about 900 doses in a pound of "salversan," a patent drug which will hereafter be sold under a different name. Heretofore it has been sold at \$4 a dose or \$3,500 a pound. This price will be cut in two. The Government will superintend the manufacture of this blood remedy, and will fix the price if necessary.

A new Liberty Loan will be offered early next year.

Does the Kaiser take his own war-bonds medicine for his salary?

Paris is to be made a seaport.

FIRE ——— MARINE ——— AUTOMOBILE

FIRE AND AUTOMOBILE INSURANCE

Pacific States Fire Insurance Company

Of PORTLAND, Oregon

Independence Insurance Company

Of PHILADELPHIA, Penn.

MARINE INSURANCE

The Ocean Marine Insurance Company, Ltd.

Of LONDON, Eng.

The London Assurance Corporation, (Marine Dept.)

Of LONDON, Eng.

H. M. NEWHALL & CO., General Agents

THOMAS S. DEERING, Manager

NEWHALL BLDG., N. E. Corner California and Battery Streets, : SAN FRANCISCO

Twelfth Edition —

PACIFIC FIRE MANUAL

— *Twelfth Edition*

WITH COLORED DIAGRAMS

WITH REVISED FIGURES

\$12 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.00

For Sale by Coast Review

122 Halleck St., San Francisco

"The Largest Fire Insurance Company in America."

Organized 1853



ELBRIDGE G. SNOW, President

STATEMENT, JANUARY, 1917

Cash Assets, January, 1917, . . .	\$40,047,514.55
Reserve as a Conflagration Surplus . . .	\$2,000,000.00*
Cash Capital	6,000,000.00*
All other Liabilities	19,395,766.42
Net Surplus	12,651,748.13*
Surplus as Regards Policyholders	20,651,748.13*

EXPLOSION INSURANCE
LIBERAL COVER REASONABLE RATES

Every Policy Issued Backed by the Largest Cash Assets of Any Fire Insurance Company in America.

STRENGTH

REPUTATION

SERVICE

Seems Somewhat Sarcastic

There are angles to fire prevention which the general public is not likely ever to understand. This conclusion is based upon the voluminous report of the National Board of Fire Underwriters on Portland conditions. The city, as is well known, has been engaged for some time in a comprehensive and commendable work of fire prevention, including inspections, instruction, removal of dangers and numerous other phases. Total fire losses have been materially reduced. This form of work is highly commended in the Portland survey, but it appears that curtailment of fire fighting forces because the fires they are employed to fight do not occur is bad business.

Presumably a reduction in insurance rates does follow a forced reduction in fire losses

unless the city has paid a further insurance premium by equipping itself to fight fires that might have happened if measures had not been taken to prevent them. The ideal city for fire insurance companies to work in is clearly one in which no fires can happen and where a fire department is maintained on a par with departments in cities where fires do happen.

It is not practicable herein to review all the recommendations made in the survey for counteracting that which might occur if the fire prevention work were not so successful. But a few are enough to make the honest taxpayer wonder where the Board of Fire Underwriters expects him to get money for liberty bonds, Red Cross work, Y. M. C. A. war work and to pay the high cost of living.—Portland Oregonian.

American Insurance Company	of Newark, N. J.	Organized 1846	Assets,	\$11,285,223
			Surplus to Policyholders,	4,951,427
Caledonian Insurance Company	of Edinburgh,	Organized 1805	U. S. Assets,	\$2,352,282
			Surplus to Policyholders,	685,758
Rochester-Department	of New York,		Assets,	\$23,713,478
			Surplus to Policyholders,	12,759,423
Camden Fire Insurance Association	Organized 1841		Assets,	\$3,858,411
			Surplus to Policyholders,	1,692,342
GEO. O. HOADLEY, Manager				
219 SANSOME STREET, - - - SAN FRANCISCO, CAL.				

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President JOHN M. TAYLOR, Hartford, Conn.

Insurance in force, 107,262 Policies for - \$253,439,405.12

WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1916,	- - - - -	\$310,337,255.71
Total returned to Policyholders, as above noted, in same period	- - - - -	319,548,729.00
Excess of amount returned	- - - - -	9,211,473.29

FIRES

Wallace, Id., Nov. 30.—A midnight fire destroyed a one-story building owned by the Rainier Brewing Company, located in the warehouse section of Nine Mile above the Northern Pacific depot, last night. The building was used by Joseph Ghirardi, owner of the Nine Mile stage, as a garage for his autos. Two large autos were ruined. The machines were insured for \$1,000 each.

Sacramento, Dec. 5.—Fire which gutted the entire basement and main store of the P. W. Woolworth Company at 522 K. street was discovered at 6.20 o'clock this morning. All seven of the engine companies were called out, and after an hour and a half of hard fighting the flames were brought under control. It is estimated that the loss will be \$15,000. This store was known as the one-thousandth 5, 10 and 15 cent store in the United States operated by the Woolworth Company. The insurance, if any, is

placed in block in the East, and locals and brokers haven't "a look in."

This big corporation also had a fire on Fillmore street, San Francisco.

Spokane, Dec. 8.—The Strand Theatre building, occupied by a motion picture house, was destroyed by fire which, fire department officials declare, started with an explosion in the projection room early this morning. The loss is estimated at \$40,000, with insurance at \$30,000.

Helena, Mont., Nov. 23.—Fire this morning destroyed 100 tons of alfalfa hay at the ranch in connection with the Masonic Home of the grand lodge of Montana. Origin of fire not now known.

November Losses Over \$30,000,000

Losses by fire in the United States in November, based on press and underwriters' reports, exceeded \$30,000,000.

Fire Automobile Marine

COMMERCIAL UNION
ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital	\$ 14,750,000
Paid-Up Capital	1,475,000
Total Cash Assets, Gold	67,581,595
Total Liabilities, including re-insurance reserve	56,390,685
Cash Surplus to Policyholders	11,190,910
Total Amount of Claims Paid	198,018,581

Assets in United States Held by Trustees, \$10,885,362

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE
PACIFIC COAST BRANCH OFFICE

558 Sacramento St. San Francisco

E. T. NIEBLING, Manager
R. C. MEDCRAFT, Assistant Manager

PACIFIC COAST DEPARTMENT

223-231 SANSOME STREET, : SAN FRANCISCO

Insurance Company of North America

Assets, : : : \$23,389,465 34 ^{OF PHILADELPHIA}

Alliance Insurance Company

Assets, : : : \$3,060,371 74 ^{OF PHILADELPHIA}

Yorkshire Insurance Company, Ltd.,

U. S. Assets, : : : \$1,108,158 60 ^{OF ENGLAND}

Northern Insurance Company

Assets, : : : \$1,691,384 09 ^{OF NEW YORK}

FIRE INSURANCE

AUTOMOBILE INSURANCE

MOTOR BOAT INSURANCE

PARCEL POST and TOURIST BAGGAGE INSURANCE

JAMES C. JOHNSTON, Manager

MCKEE SHERRARD, ASSIST. MANAGER

MCCLURE KELLY, ASSIST. MANAGER

Propaganda of Lies

German spies in this country are spreading lies with a uniformity and a frequency which prove organized work. Such lies as these: Awful infectious and contagious diseases among soldiers in training camps everywhere, general failure of the soldiers and the Red Cross to receive knitted goods and other contributions, concealment of "terrible American casualties" at sea and in France, reports of alleged coming shortages of salt and matches and "Prussian" blue. The government reports "buying drives in successive waves, which points to organized efforts by pro-Germans and spies paid out of the German slush funds in this country."

German spies are not necessarily of German birth or descent.

Right to Create and Maintain Surplus

The app. division of the New York supreme court has held (in *Schaefer v. Trustees*) that—

"It is sound business policy to carry some substantial part of a corporation's earnings into surplus, not only to enable the payment of dividends in lean years, but to prevent disaster to the corporation in a year of loss. The corporation itself and all its stockholders are entitled to have such a policy pursued, and to deny such right would be a substantial injustice to the corporation and to all of its stockholders. Where a stockholder is a trustee the remainder man is necessarily interested in having the corpus of the trust estate protected by the maintenance of a reasonable and safe surplus."

Pacific Department, Insurance Exchange, San Francisco

CONNECTICUT

WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

HARTFORD

NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

BENJ. J. SMITH,
MANAGER

FRED'K S. DICK, Assistant Manager

PACIFIC DEPARTMENT

SPRINGFIELD

F. & M. Ins. Co.
of Springfield, Mass.

Largest Fire Insurance Company Chartered by
the State of Massachusetts
Incorporated 1849

Total Assets	\$ 11,961,976 31
Total Liabilities	9,447,523 51
Net Surplus	2,514,452 80
SURPLUS TO POLICYHOLDERS, \$ 5,014,452.80	

150 Sansome Street,

GEORGE W. DORNIN, Manager

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING
FRANK H. YOUNG

NEWARK

Fire Ins. Co.
of Newark, N. J.

Oldest Fire Insurance Company Chartered by
the State of New Jersey
Incorporated 1811

Total Assets	\$ 2,270,251 00
Total Liabilities	1,363,463 00
Net Surplus	406,788 00
SURPLUS TO POLICYHOLDERS, \$ 906,788.00	

: San Francisco

JOHN C. DORNIN, Asst. Manager

J. E. CRANDALL C. H. ANDERSON
H. K. NOURSE

CASUALTY

Disabilities recurring after supposed recovery and the discharge of liability of employer must be paid for also, as awarded by the industrial accident commission, is the recent ruling of the California supreme court, in Rea v. U. S. Fidelity & Guaranty

Co. Mrs. Rea was accidentally shot. The disability recurred after six months.

Secretary Gordon of the Globe & Rutgers is dead.

Jerusalem!



ATLAS

Assurance Company

(LIMITED)

Of London, England

With which is Incorporated the

Manchester Assurance Co.

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$3,270,655 00

Office: 100 Sansome St., - San Francisco

FRANK J. DEVLIN, Manager

T. H. PALACHE, Assistant Manager

REAL ESTATE

Whether the life tenant of a trust estate is entitled to receive in cash any advance in the value of the property constituting the estate, or whether the increase shall go to swell the bulk of the estate for the benefit of the remainder men while the life tenant receives only the interest earned by the increase will soon be answered by the New York court of appeals. It is a question that has puzzled trust companies and individual trustees for a long time.

COMPENSATION

The politicians behind and profiting by the Compensation Fund of New York will try to have a law passed giving them a monopoly of the business, under the guaranty that no profit shall be made. When this is done there will be a move to have a state fund for some several other branches of insurance, thereby rewarding a host of political workers wishing for a soft sure job and a good salary. Insurance agents and solicitors should wake up!

ARE YOU PLEASED?

IF NOT, SEE

US

POLICIES UP TO THE MINUTE
LIFE, ACCIDENT and HEALTH,
Occidental Life Insurance Co.
OF CALIFORNIA

“THE DURABLE”

THIRD FLOOR GROSSE BLDG. LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$29,800,000

F. M. BRANCH, Manager
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Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

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W. R. BROCK, President W. B. MEIKLE, Vice-President and General Manager

BRITISH AMERICA ASSURANCE CO.
OF TORONTO (INCORPORATED 1833)
(FIRE)

United States Assets	\$1,936,279.77
Liabilities in United States	1,112,315.18
Surplus	\$823,964.59

MILLER, HENLEY & SCOTT,

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

Barrage

A correspondent of the London Times writes: “You probably know that the barrage which goes before our men is not one barrage but several. I cannot be specific, but obviously field

guns, machine guns, and ‘heavies’ from 6 in. up to 12 in. and more cannot all make one coherent barrage. So there are several tiers, as it were, which pass like successive gusts of rain across the country.

FIRE PROTECTION

Sacramento.—Commissioner Coulter insists that watchmen be employed to guard the waterworks, which may be damaged by German spies. The destruction of a single gate-valve would do serious harm. Sacramento, he says, might then be burned if fires were started. Commissioner Coulter is quoted by the Union as opposed; likewise Commissioners Simmons and Turner. They believe that the employment of watchmen "is an incentive for enemies." Sacramento has the largest gate-valve of any city in the country.

The town of Weed, Cal., is being rapidly rebuilt with better structures than those burned on October 4. Sullaway & Son are putting up a concrete store.

The newly incorporated town of El Cerrito, Cal., has applied to Albany for fire protection, agreeing to compensate Albany until the little sister city is strong enough financially to "stand alone." Albany has graciously agreed to give El Cerrito fire protection.

Kerman, Cal.—Help from the Fresno fire department, coming quickly, was unavailable because our hydrants have only two-inch outlets, while the Fresno fittings are for two-and-a-half-inch hose couplings. The Fresno Farms Co., whose building in the Dakota block was burned, sent \$25 for the Fresno firemen's benefit fund.

Pleasanton, Cal., Dec. 8.—Our fire chief receives no salary but he is paid \$10 a month for taking care of the fire apparatus. Telephones have been installed in the two fire houses and at the two town pumping plants.

Always A Place For Dependable Agents

THOSE who can not only write applications but deliver policies, and are energetic in their methods. Good positions are ready for such men.

UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

ARTHUR L. BATES, *President*

Address ALBERT E. AWDE, Supt. of Agencies
7 W. Madison St., Chicago, Ill.

GEO. ELLIOTT HUNT, *Manager*
Shreve Bldg., San Francisco

T. H. McAllis, *Manager*, Board of Trade Bldg.
Portland, Ore.

P. B. Duren, *Manager*, Boston Block, Seattle,
Wash.

J. E. Evans, *Manager*, Vancouver, B. C.

GERMANIA

FIRE INSURANCE COMPANY,

NEW YORK.

ORGANIZED 1859.

Statement, January 1, 1917.

Cash Capital, - - -	\$1,000,000 00
Assets, - - - - -	8,553,704 22
Liabilities - - - - -	4,222,485 60
Net Surplus, - - - -	3,331,218 62
Surplus for Policyholders	4,331,218 62

HEAD OFFICE

Cor. William and Cedar Sts.

American Central

INSURANCE COMPANY
of St. Louis

Established 1853

Assets. \$4,142,834 Surplus to Policyholders, \$2,032,736 Losses Paid, \$32,271,012

St. Paul

F. & M INSURANCE COMPANY
of St. Paul, Minn.

Established 1865

Assets, \$12,288,618 Surplus to Policyholders, \$4,895,060 Losses Paid, \$61,660,970

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

Mercantile

F. & M. UNDERWRITERS
of St. Louis

Assets \$4,142,834
Surplus to Policyholders 2,032,736

Minnesota

UNDERWRITERS
of St. Paul

Assets \$12,288,618
Surplus to Policyholders 4,895,060

TERRITORY— California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

CHRISTENSEN & GOODWIN, Managers

Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.

1817 ——— OUR CENTENNIAL ——— 1917

FIRE ASSOCIATION

Of PHILADELPHIA

Cash Assets, - \$10,046,848.04 Surplus to Policyholders, - \$3,268,204.43

PHILADELPHIA UNDERWRITERS

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$33,436,313.38 Surplus to Policyholders, - \$14,298,582.86

F. M. AVERY, Manager

Pacific Coast Department: 242 - 244 Sansome St., San Francisco

Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.

ARIZONA

Long continued drouth and general failure of pasturage have resulted in the loss, by starving, of a large proportion of the herds of cattle, in some instances as much as half.

NEW MEXICO

Lordsburg is troubled because of its recent fires.

This Review is the first to call attention to the humbuggery of American

and Canadian monthly fire losses, as published in a New York daily commercial paper. There are no fire loss reports, monthly or annually, except the annual fire losses paid by insurance companies. The property losses are of course much more.

“A race must do something else besides work, fight and breed; but if it does not do these three it will never live to do anything else.”—Theodore Roosevelt.

West Coast - San Francisco Life Insurance Company

Second in Size West of the Missouri

Issues the Most Popular Life Insurance Policies

GUARANTEED BONUS POLICY—TOTAL ABSTAINERS' POLICY

These Contracts are **EASY SELLERS**. Every Agent **PRAISES THEM**

Every Policyholder is Thoroughly Satisfied

Every Policyholder is a Permanent Friend

MORE AGENTS WANTED

HOME OFFICE---West Coast - San Francisco Life Building, San Francisco, Northwest corner
Pine and Leidesdorff Streets

ORGANIZED 1797

The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

Assets, Over \$16,500,000.00

Losses Paid, Over \$100,000,000.00

Pacific Department :

J. L. FULLER, Manager

FRANK L. HUNTER, Asst. Manager

234-236 Sansome Street

SAN FRANCISCO

GENERAL

Two friends, an Irishman and a Scotchman, happened to be lunching together. The latter kept turning round to see that his hat and coat remained still on the peg where he had left them.

"Ye're a suspicious man," said the Irishman. "Who do you think is going to walk in here and steal our coats?"

"I can't say," said the Scot, "but I'll take good care that nobody gets mine. Yours went ten minutes ago."
—Topeka Journal.

The Bolsheviki of Petrograd are the I. W. W. of Russia. What they have proposed to do is exactly what our Imperial Willie's Workers propose to do in the United States. We must have laws against them—or take the law into our own hands. Johnnie, get your gun!

"I want a pair of soft slippers. I am troubled with cold feet. I will take this pair," said a meek-looking man. "But that pair is certainly too small for you," said the shoe clerk. "These are just right," said Mr. Meek; "I want them for my wife."

Home Life Insurance Co.

(Now Purely Mutual)

256 BROADWAY, NEW YORK

GEORGE E. IDE, President

The fifty-seventh annual report shows insurance in force of \$133,493,000, an increase during the year of \$7,832,827. The Company paid the policyholders in 1916 \$3,536,233, of which \$628,406 was in dividends or premium refund. Its insurance reserve fund was increased by \$1,300,000, and the Assets are now
\$32,821,462.

For Agency in Northern California, apply to

JAS. A. LAWRENCE,

Claus Spreckels Building, San Francisco, Cal.

National Union

Fire Insurance Company

Of Pittsburg, Pa.

Cash Capital \$1,000,000.00
 Surplus to Policyholders . . 1,756,262.00
 Assets 4,439,430.00

DIXWELL DAVENPORT, Manager

METROPOLITAN DEPARTMENT

San Francisco National Bank Bldg., 451 California Street, San Francisco

FIELD REPRESENTATIVES:

E. W. HALL, Northern California,
 500 Syndicate Bldg., Oakland, Cal.

Wm. M. STODGHILL, Southern California,
 211 W. I. Hollingsworth Bldg., Los Angeles, Cal.

WM. P. CASSELL, Oregon, British Columbia and
 Western Washington, 923 Leary Bldg., Seattle

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122 Hallck

San Francisco

ESTABLISHED 1894

LIFE

The Germania Life of New York will change its name to the Guardian Life of America.

Fraternal insurance societies are co-operating with the government in the War Savings stamp campaign.

FIRE

Rates have been advanced flat 10 percent everywhere in the East, except New York city, where an official investigation is in progress. Non-boarders have made similar advances.

In *Globe & Rutgers v. Pennsylvania Fire*, the latter a reinsurer on a loss on a Woolworth 15 cent store, the plaintiff won. The Pennsylvania had attempted a cancellation, which expired on Sunday and the loss occurred on Monday.

Sacramento.—A fireproof wall and roof are a-building at the waterworks.

Standard Hydrants Should Be Installed

Fresno, Cal., Dec. 7.—Fire Chief Bereholtz is writing to the authorities of all the towns in the county, urging the standardizing of all hydrants, which will enable this city to respond to calls for help in case of fire.

GENERAL

Facts About Food Conservation

In Europe fines up to \$500 are levied on persons who throw away stale bread.

Our Allies are dependent on us for food because the route to North America is the shortest and the safest.

Scarcity of ocean-going ships makes it important for us to export foods of concentrated value, such as meats, sugar, wheat, condensed milk and fats.

**NORTHERN
LIFE**

INSURANCE CO.

Northern Life Building
SEATTLE, U. S. A.

HOME OFFICES
Fourth Ave. and Seneca St.

Reserves and Surplus to Policyholders
\$1,300,000.00



A GOOD POLICY

Protection to you while
living, and to yours
afterwards

LIFE
HEALTH
ACCIDENT

**ONE POLICY
ONE PREMIUM**

"3-in-1"

Good Agency Contracts
to Reliable "Live" In-
surance Men.--Write today



Insurance in Force, \$415,000,000.00

BANKERS LIFE COMPANY, DES MOINES, IOWA.



Prudential Group Policies Sell

Because of absolute protection, low premiums, annual dividends, grace period, disability provisions, termination refunds, incontestability clause, special certificates for employees, privilege of naming beneficiary, good commissions, and the Company's great experience in dealing with millions of workers in forty years.

Send for Particulars of Policy.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

Incorporated Under the Laws of the State of New Jersey

FORREST F. DRYDEN, President

HOME OFFICE, NEWARK, N. J.

Have you a Line?

A large addition to the New Hotel Catalina, Avalon, is under way, to be completed February 1.

San Pedro, Cal., has a new tuna cannery.

The beet sugar basis price is now \$7.35 per hundred.

Lowered market prices of Liberty bonds, it is now known, are due to sales traceable to agents of the Kaiser. Don't sell your bonds unless you must.

Did it never occur to you that Uncle Austria-Hungary combined, in time,
Sam alone can whip Germany and when good and ready?

The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

SEMI-ANNUAL STATEMENT, JUNE 30, 1917

Assets	\$14,005,236 30
Liabilities	10,395,192 68
Capital	1,000,000 00
Surplus over all liabilities	2,610,043 62
Losses Paid to June 30, 1917	58,554,792 60

This company issues contracts as follows:

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

Pacific Coast Department: { California—CHAS. J. BOSWORTH, General Agent, Merchants Exchange,
San Francisco, Washington and Oregon—SEELEY & CO., 111 S. 10th
St., Tacoma; Coleman Bldg, Seattle; Board of Trade Bldg, Portland.

THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$24,899,825.00

THE LONDON UNDERWRITERS

SPECIAL AGENTS—C. W. Rohrer, LOS ANGELES; Rod E. Smith, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDEL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

PACIFIC BRANCH—Southeast corner Sansame and Pine Sts., SAN FRANCISCO

BOOKS FOR SALE BY THE COAST REVIEW

COAST REVIEW'S PACIFIC FIRE CHART for 1917. Price 25 cents

Wm. Sexton's Incomparable "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid; \$2.00 morocco. Flexible binding and size for the pocket

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts., 3 copies 25 cts.

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1, cloth bound

The Pacific Year Book is no longer published

IDAHO

Genessee. — Jacob Rosenstein, pioneer merchant, will retire from the merchandise business.

MONTANA

Trapping. — Dillon, Nov. 23.—The hunters and trappers of this county have started in their winter's work. Owing to the lateness of the season furs have not been found up to the usual standard until lately. This district has for many years been the center of an active fur industry, as the many streams and forests near Dillon are always well stocked with animals of all kinds. Muskrats abound in the Beaverhead river and its branches, mink and marten are also plentiful, and since the protective laws went into

effect beaver have become so numerous in some places as to be a nuisance. They may be trapped by a special permit from the game warden if they are found to be destructive to property.

Montana now accepts the reformed spelling of twenty-seven words, to wit: Alfabet, altho, anemic, catalog, coquet, diafram, dialog, fantom, fulfil, furlo, enuf, mama, paragraf, program, quartet, realize, prolog, rime, stedfast, sulfur, telefone, telegraf, tho, thoro, thru, thot and brot.

TEXAS

El Paso.—The Fire Insurance Exchange of this city has elected for the ensuing year Dexter Maple president, Le Don E. Smith vice president, P. W. Williams secretary.

Scottish Union and National
Insurance Company
Of Great Britain.

Organized 1824.

FIRE - LIGHTNING - TORNADO
AUTOMOBILE - SPRINKLER LEAKAGE

North American Branch:
Hartford, Conn.

JAMES H. BREWSTER
MANAGER.

FIELD REPRESENTATIVES:

FRED W. GASTON, Tacoma, Wash.,
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,
706 Gas and Electric Bldg., Denver, Colo.,
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, Realty Building,
Spokane, Wash.,
Montana and Idaho

H. W. FORES, San Francisco, Cal.,
General Agent, California, Nevada, Arizona.

SAN FRANCISCO OFFICE:
201 Sansome Street

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Special or Local Agents or
Clerks or News Men

Can Make a Tidy Bit by
Soliciting Subscriptions

FOR EDITION A (Magazine)
and or EDITION B (Summary)
of The 47-YEAR-OLD COAST
REVIEW.

This is Cash Work and
a Bonus

Write Publisher Coast Review,
122 Halleck St., San Francisco, for
Full Particulars.

WRITE NOW! RIGHT NOW!

MEXICO

The time must surely come when it [Mexico] will no longer be left to itself.—London Times.

NEW MEXICO

New Mexico has voted to prohibit the sale of stimulants.

Albuquerque, N. M., has adopted the commission form of government.

This Review is the only insurance news journal printing in extenso these marine decisions: Cox v. Blake Co., McKern v. Royal Exchange, Reynolds v. Pacific Marine, Reynolds v. Canton.

W. R. BROCK, President

W. B. MEIKLE, Vice President and General Manager

WESTERN ASSURANCE CO.

OF TORONTO (INCORPORATED 1851)

UNITED STATES ASSETS	\$3,329,177.74
LIABILITIES IN UNITED STATES	1,850,645.84

Surplus **\$1,478,531.90**

PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$35,000,000

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of WATERTOWN, N. Y.

Globe & Rutgers Fire Ins. Co.
of NEW YORK, N. Y.

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GENERAL

In July of this year M. Andre Tardien, high commissioner of the French Republic in Washington, D. C., wrote to Secretary Baker stating that the casualties in proportion to the total mobilized strength of the French army decreased from 5.41% in the battles of Charleroi and the Marne in 1914 to 2.30% and 1.68% in the first and second six months of 1915, and to 1.47% and 1.28% in the first and second six months of the year 1916. The British average percentage (of killed, missing and made prisoners) has averaged about $2\frac{1}{2}\%$ per annum.

What I am opposed to is not the feeling of the pacifists, but their stupidity. My heart is with them, but my mind has a contempt for them.—President Wilson.

Secretary McAdoo says that the rise of gold in making up pay-rolls must be discouraged in times like these. He says that gold coins as a circulating medium leads to rapid abrasion and consequent loss of value. Let us say to our beautiful gold money, "farewell." It may be four years, it may be forever. Why not prohibit gold jewelry and watches and gold plate and medals, Mr. Secretary?

Our Allies, particularly France and Italy, are dependent on the American sugar bin, and the bottom of the bin is now in sight. According to the last official survey of the situation, stocks are largely depleted in the United States and in those countries from

which we get the bulk of our sugar, conservation of which is as necessary in the national war emergency as conservation of meats, fats and wheat products. The Government urges the use of either honey, maple syrup, molasses, or corn syrup.

A Suffragette?

A female defendant at a London police court last week was given the choice of prison or marriage, and preferred to get married. How like a woman!—Punch.

The German Menace

The German menace lies in her assumption of superiority. Given that conviction amongst any people and the achievement of the ambitions of politicians becomes the duty of citizenship. There are other institutions in the world that rest on like assumptions, and they will have to be dealt with in time; but Germany is the present enemy of humanity. She must change her attitude, her declared purposes and ideals, or she must be crushed. There can be no peace, there can be no morality in the world until one or the other is achieved.—Darwin P. Kingsley.

New war and expenses and taxes will be carried by the casualty companies by an advance of 10 percent in rates on automobiles.

In making up income returns for taxing partner agents may deduct a reasonable amount for salary.

Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

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R. D. HARVEY. United States Mgr.

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For Oregon, Washington and Northern Idaho

310 BURKE BUILDING, SEATTLE

CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed	\$1,250,000 00
Capital Paid Up	250,000 00
Cash Assets	3,555,720 34
Net Surplus	2,437,479 71

The above Company conducts
a general Marine Insurance
business.

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CALIFORNIA

The mean annual flow of the Sacramento river (near Red Bluff) is 9,777,000 run-off in acre feet; of the Colorado (at Yuma), 16,900,000; of the Feather (at Oroville), 5,880,000.

Santa Monica has voted that "men's treats and retreats" must stop business. Eight saloons and ten cafes must now sell grape juice only or stop selling restorers.

Modoc County—One of the most recent agricultural activities in this county has been the formation of the Surprise Valley Irrigation Project, which includes many thousands of acres of fertile valley soil. The project when completed will take water from Cowhead Lake and twelve mile Creek. Engineers are now making a survey of the project, preparatory to spring activity. This valley is now one of the large producing sections of Modoc county, and with the new irrigation system installed, its crop report will be of interest to all homeseekers.

Palo Verde Valley—An estimate of the cost of proposed levee district work for protection and river control along the Colorado River in Palo Verde Valley in the sum of \$1,285,951, has just been submitted by the district trustees, and favorable attitude of the taxpayers insures the issue being carried.

Sacramento County—In a recent survey of this county, 65,000 acres of wheat were signed up for planting this year. This is over 30,000 acres more than were planted last year, according to government statistics. The long dry season has permitted the planting of a great deal of wheat under dry farming methods on the uplands.

Siskiyou County—One of the few counties in the state blessed with sufficient water supply, is following the request of the government for more intensive farming. Shasta Valley crop report shows an increase in production even though the records show a drier season than in previous years. Scott Valley harvested the greatest alfalfa crop the county has known in many seasons.

Pasadena tourist hotels will open in about two weeks.

FOUR ACRES

Butte county has just harvested its first cotton crop.

ALASKA

The Alaska Road Commission warns automobilists that the government roads are merely wagon roads. "Alaska will grow slowly and with much labor."

Mt. Katmai, Alaska, is the earth's greatest volcano, and the "Valley of Ten Thousand Smokes", the first wonder of the world.

Inside the arctic circle, where the sun for long moves around just below the horizon, there is not a particle of wind. Snow falling and piling up on any object, even on suspended wire, remains until the sun reappears. It is light enough at all times, however, though the sun does not appear, to see well enough to go about, and to chop wood.

All along we have warned local agents of the probability that the U. S. branches of German companies would be forced to stop writing in this country.

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General Agent

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SECURITY INSURANCE COMPANY

Of New Haven

Incorporated 1841

SURPLUS to Policyholders . . \$5,198,253 00 UNDIVIDED Profits . . . \$ 836,745 00

GIRARD FIRE AND MARINE INSURANCE COMPANY

Of Philadelphia

Incorporated 1853

SURPLUS to Policyholders . . \$2,277,456 00 UNDIVIDED Profits . . . \$ 638,415 00

FIREMEN'S INSURANCE COMPANY

Of Newark

Incorporated 1855

SURPLUS to Policyholders . . \$7,237,594 00 UNDIVIDED Profits . . . \$2,453,009 00

EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$3,552,644 00 UNDIVIDED Profits . . \$892,343 00

GERMAN-AMERICAN INSURANCE COMPANY

Of Pittsburg

Incorporated 1873

SURPLUS to Policyholders . . \$791,007 00 UNDIVIDED Profits . . . \$252,775 00

EDWARD E. POTTER, General Agent

W. W. POTTER, Assistant General Agent

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

THE COAST REVIEW

INSURANCE

DECEMBER

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In its 47th year

RIGHT OF INHERITANCE

It is Legislative and Not Personal

In the case of *Strauss v. State*, 162 Northwestern Reporter, 908, appellant concedes the constitutionality of the inheritance tax as a whole, but urges that it is contrary to the Fourteenth Amendment to the federal Constitution, and section 69 of the Constitution of North Dakota, in so far as it demands a higher tax from a nephew or niece of a decedent than it does from a cousin or uncle or aunt.

Chief Justice Bruce, in giving the opinion of the North Dakota Supreme Court, which upholds the law, says:

"We are sure that the Fourteenth Amendment to the federal Constitution is not violated by the statutes in question. The so-called inheritance tax, indeed, is, strictly speaking, not a tax at all. It is rather a permission on the part of the state that the heirs and legatees may take the bequests which are made to them less certain sums which are retained by it. In other words, it is a declaration that the state, instead of claiming all of the estate of a decedent, will only retain a certain portion thereof, and will allow the legatees to receive the remainder, and according to the wishes of the testator, but less certain sums which it itself reserves. It says, this property is ours, but we will allow you certain legatees to take a certain portion thereof and under certain conditions.

"One thing, indeed, is certain, and that is that none of the heirs or legatees have any vested interest in the property of a deceased person, and that the state can do away with the right of inheritance or bequest altogether. If it can do this, it can place any limitation which is not purely arbitrary on the right that it desires. The heirs are really donees, and take by the

bounty of the state. What right have any of them to complain of that which is allotted to them if only they receive the same share as others in the same class? Has not the lord of the vineyard the right to do with his own as he pleases, and even to give one at the eleventh hour his full penny while denying it, or merely giving a similar amount, to one who has borne the burden and the heat of the day? It is a matter which is purely of legislative discretion. It is not one of personal right."

INVESTMENTS

San Francisco Municipal Railway, recently obliged to expend its entire maintenance fund, was losing money, notably on two lines. The world-fair and the new soldiers' nickles helped it out financial holes, and the recent fostered strike of the carmen enabled this socialistic venture, by temporary additional patronage, to pay for extension work. The city has lost the taxes and the street work of the former private corporations. Tax-payers already contribute to the upkeep of the Municipal Railway.

The best, the most carefully selected securities, bonds and stocks, are low down in selling values; for there are few buyers, although all are good "buys." The values are there. The market is abnormal, because the government, by its high war taxes and the enormous sums absorbed in its Liberty Loan, is taking much of the country's earnings hitherto invested in business and ventures of all kinds.

State insurance commissioners should take a broad view of the present extraordinary state of business affairs, and of their official duties, and give the companies as much leeway as possible. Any impairment of capital is probably technical only, since the principal securities are not less in value now than they were a year ago, when there was an active market.

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CAPITAL PAID UP	400,000 00
LOSSES PAID SINCE ORGANIZATION	8,409,911 65

PATRIOTIC ASSURANCE CO. Ltd OF DUBLIN, IRELAND

FOUNDED 1824

United States Branch, 54 Pine Street, New York

CASH ASSETS	\$1,210,152 47
CAPITAL PAID UP	500,000 00

Sun Underwriters Agency

CASH ASSETS	\$20,288,161 00
SURPLUS	13,681,378 00
TOTAL RESOURCES	29,888,165 00

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